RP gov't seeks US deportation of Ping Lacson's men

Story on PAGE A2

14 die in Hajj stampede

MINA, Saudi Arabia—Fourteen Muslim pilgrims were crushed to death and several others injured during a stampede at the "Stoning of Satan" ritual near the holy city of Mecca on Tuesday, a Saudi official said.

Gen. Abdul Aziz bin Mohammed bin Said, commander of security forces in Mecca, said the stampede took place when pilgrims returning to their camps met pilgrims coming the other way.

The dead included nationals from Pakistan, India, Egypt, Iran and Yemen. *AFP*

PHILIPPINE DAILY
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BALANCED NEWS, FEARLESS VIEWS

CPP dared: Name all victims of purges

By Delfin T. Mallari Jr.
PDI Southern Luzon Bureau

LUCENA CITY—Name all the victims and identify the location of the "mass graves."

A group helping survivors and families of the victims of the bloody "purges" the Communist Party of the Philippines con-

CPP/A7

email: feedback@inquirer.com.ph Wednesday, February 12, 2003 ★★★ 72 pages 8 sections vol. 18 no. 66 P15 website: www.inq7.net

GMA: Stop AFP attacks

'Dirty money' law spares politicos

By Christine O. Avendaño, Clarissa S. Batino and Gerald G. Lacuarta

ONE provision in the Anti-Money Laundering Act that needs to be amended or deleted deals with the bank accounts of politicians, but the Paris-based Financial Action Task Force doesn't want it touched.

Section 16 of Republic Act No. 9160 grants candidates for an elective office immunity from prosecution for money laundering during an election campaign. Neither can their assets be frozen, forfeited or attached because the section states that the AMLA should not be used for political persecution or harassment.

While Congress is not touching Section 16, members of the bicameral committee are protesting a watchlist of depositors that includes politicians and government officials whose accounts are

DIRTY/A20

THE THEATER of war: Children enjoy ringside seats at the Army base in Pikit, North Cotabato, where Filipino troops had launched an assault on MILF areas allegedly harboring a kidnap-for-ransom gang.

REUTERS

Ceasefire committee to convene tomorrow

By Dona Pazzibugan and Martin Marfil

PRESIDENT Macapagal-Arroyo yesterday ordered the military to cease an offensive against at least a thousand Moro separatist rebels and suspected kidnappers camped near Pikit town in North Cotabato.

Ms Macapagal's order came several hours after Army artillery and helicopter gunships pounded the camp and a clash that began at 6 a.m. had left at least seven rebels and two soldiers dead. Six other soldiers were wounded.

Presidential Assistant for Mindanao Jesus Dureza, head of the government panel negotiating peace with the Moro Islamic Liberation Front, said Ms Macapagal ordered a stop to the fighting in five villages in the Liguasan Marsh, a swampy area and known MILF enclave. He also said a joint ceasefire committee would meet today.

"The Pikit operation is giving us problems. The President has ordered the (military) to stop the fighting. I am convening the ceasefire committee tomorrow in Cotabato City at noon with local leaders and MILF commanders," Dureza said.

In another interview, Dureza said Defense Secretary Angelo Reyes issued the ceasefire order on instructions of Malacañang. "Secretary Reyes told me at 1:30 p.m. that he had ordered the military to suspend operations," he said.

But in a briefing last night, Dureza said the President had ordered the ceasefire mainly in obser-

GMA/A19

OUT of harm's way, evacuees now numbering 20,000 leave for destinations outside of Pikit, opposite targetted areas.

JEFFREY TUPAS/PDI MINDANAO BUREAU

'It's a mess here, babies, kids, mothers'

By the PDI Mindanao Bureau

PIKIT, North Cotabato—"It's a mess here. Babies, children, mothers, old people, there are thousands of them. There's no dignity inside this warehouse. My heart begins to cry again."

Fr. Roberto Layson, this town's parish priest, cannot hide his anguish.

Less than three years after he headed the Pikit Parish Disaster Response Team, for which he received the 2002 Pax Christi International Peace Award, Layson is working with evacuees again.

Back then, during the "all-out war" waged by President Joseph Estrada, tens of thousands

IT'S/A19

President pacifies INC, El Shaddai

By Dona Z. Pazzibugan and Donna S. Cueto

STILL trying to put out the fires ignited by President Macapagal-Arroyo's statements backing the US stance against Iraq, Malacañang yesterday said that like the Iglesia ni Cristo (INC) and El Shaddai, the President also wanted peace in the Middle East.

The assurance was aired by her spokesperson Ignacio Bunye, who said she was hopeful of a peaceful solution to the US-Iraq crisis within the framework of the United Nations Security Council.

"Beyond that we would not wish to comment," Bunye said. "We would not wish to commit ourselves."

In a rare joint statement issued earlier, INC executive minister Erano Manalo and El Shaddai lead-

PRESIDENT/A18

Iraqi Embassy: Show evidence of Abu links

By Norman Bordadora and Dona Z. Pazzibugan

THE IRAQI EMBASSY in Manila yesterday condemned the accusation aired by Foreign Secretary Blas Ople that one of its officials had links to the Abu Sayyaf.

In a statement, the embassy said it "denies and condemns strongly" the accusation that Second Secretary Husham Hussein had "made contacts with certain groups out of his diplomatic duties."

"The embassy reaffirms that this accusation is baseless and defies everybody to [present] evidence [proving it]," it added.

But Ople said it was not for the Department of Foreign Affairs to produce evidence of Hussein's supposed connection to the Abu Sayyaf and its activities, particularly the bomb attack in Zamboanga City last October that killed three Filipinos and a member of the US Special Forces.

"We are not in a court of law. We are moving under diplomatic rules," Ople said in a chance interview.

President Macapagal-Arroyo's spokesperson said Malacañang would pursue the investigation into Hussein's supposed links with the Abu Sayyaf.

"Allegations of diplomatic involvement in terrorism constitute

IRAQI/A18

THE WAR NEXT TIME. Where two US missiles hit a shelter in Baghdad killing 400 Iraqis 12 years ago on Feb. 13, 1991, Iraqis recite verses from the Koran in memoriam.

AFP

US split with three Nato allies widens

WASHINGTON—A widening split between the United States and three Nato allies could seriously impede US President George W. Bush's chances of gaining UN support for war as an option to disarm Iraq.

The split comes at a time when Iraqi President Saddam Hussein is reportedly moving explosives to his country's oil fields in preparation for their destruction in case of a US-led military invasion.

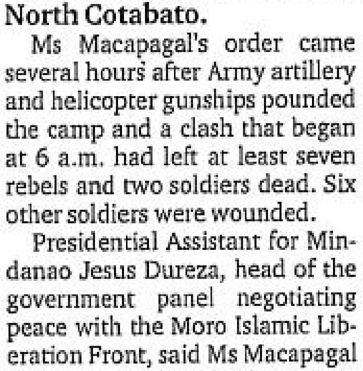
Citing unnamed military officials, NBC News reported late Monday, that Iraqi companies had been purchasing a large amount of explosives and moving them to oil production areas, presumably, to set the wells ablaze.

The Iraqis are trying to make it appear that the explosives are necessary to facilitate oil exploration, but US intelligence officials believe the amount of the explosives far exceeds normal needs, according to NBC News.

Experts and analysts have warned that world crude prices could reach as high as $100 per barrel should Saddam Hussein destroy Iraq's oil field, a worst-case scenario that could send the world economy into a tailspin. The Iraq crisis has caused world crude prices to surge to $35 per barrel.

US forces are expected to try to secure the Iraqi oil field early in the war, but it is unlikely they will

USSPLIT/A18



PEOPLE POWER EXERCISE!

DOH goes for aerobics record

By Blanche S. Rivera

PSST! Want to make it to the Guinness Book of World Records—and give your heart a good workout too? Join the aerobics program at the Quirino Grandstand this coming Sunday.

Various government agencies led by the Department of Health are mobilizing at least 50,000 fitness buffs—or at the very least fitness wannabes—to try to

DOH/A7

WEATHER FORECAST

FORECAST: Mindanao will experience mostly cloudy skies with scattered rainshowers. The rest of the country will have partly cloudy to at times cloudy skies with isolated rainshowers.

SOURCE: PAGASA

COMPILED BY: RAY LEYESA, PDI RESEARCH/02/12/03

Metro Manila	Partly Cloudy	Iloilo/Bacolod	Partly Cloudy
Baguio	Partly Cloudy	Roxas	Partly Cloudy
Tuguegarao	Partly Cloudy	Cebu	Partly Cloudy
Laoag	Partly Cloudy	Tacloban	Partly Cloudy
Clark Zone	Partly Cloudy	Gen. Santos	Cloudy with Rains
Tagaytay	Partly Cloudy	Zamboanga	Cloudy with Rains
Legazpi	Partly Cloudy	Cagayan de Oro	Cloudy with Rains
Calapan	Partly Cloudy	Davao	Cloudy with Rains

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Second FRONT PAGE

RP asks US to deport Ping Lacson's boys

AQUINO

MANCAO

By Philip C. Tubeza

THE PHILIPPINES has formally asked the United States to deport former police superintendents Michael Ray Aquino and Cesar Mancao for their alleged involvement in the killing of publicist Bubby Dacer and his driver Emmanuel Corbito more than two years ago.

National Bureau of Investigation Director Reynaldo Wycoco yesterday said the NBI had sent a letter to the US Immigration and Deportation Service in the US Embassy in Manila, asking that Aquino and Mancao be declared "undocumented/undesirable aliens," because their travel documents had been cancelled.

Aquino and Mancao have been charged with the November 2000 double murder. "They should be (made to) answer the charges against them," the NBI chief said in a statement.

Wycoco confirmed that the Department of Foreign Affairs had cancelled the ex-policemen's passports on Aug. 3, 2001. He said the two had been dropped from the roster of the Philippine National Police for going on absence without leave (Awol).

A witness, P/Supt. Glen Dumlao, had tagged Aquino and Mancao in the brutal kidnap-slay, along with several other former members of the now defunct Presidential Anti-Organized Crime Task Force, headed by then PNP chief Panfilo Lacson, now a senator.

"Sensing the consequence of their implication," Wycoco said, Aquino and Mancao had escaped to the United States in July 2001, before the charges could be filed.

Wycoco said the NBI would also appeal to the Supreme Court for the "expeditious resolution" of a petition filed by the late Chief Supt. Teofilo Vina, also formerly of the PAOCTF, opposing his (Vina's), Aquino's, and Mancao's inclusion in the double murder charge sheet.

Vina was shot dead during a party in Cavite last month.

House ratifies absentee vote act

By J. L. Javellana

THE HOUSE ratified last night the Overseas Absentee Voting Act of 2003.

Approval came by voice vote at 7 p.m. after several congressmen had attempted to question contentious provisions in the measure, including one that allows emigrants to vote.

The ratification paves the way for the immediate signing into law of the act, which was approved by a Senate and House bicameral conference committee last week.

Bukidnon Rep. Juan Miguel Zubiri said, however, that a growing number of congressmen were opposed to the act's provision allowing emigrants and Filipino permanent residents in other countries to vote in Philippine elections.

Zubiri said most Lakas party members who attended a caucus called by Speaker Jose de Venecia objected to the provision.

"Many of us felt the version approved was unconstitutional because allowing emigrants to vote goes against the Constitution since we have not approved the dual citizenship act," Zubiri said in a phone interview.

The bicameral committee, after a stormy debate, approved a compromise provision that allows emigrants to vote provided they execute an affidavit declaring "their intent to resume actual physical permanent residence in the Philippines within three years" and that they had not applied for citizenship in another country.

The House wanted Filipino emigrants and permanent residents of other countries excluded from the voting.

"We're just playing politics to accommodate this small sector of Filipinos living abroad. At the end of the day, these immigrants can go back to their happy lives," Zubiri said.

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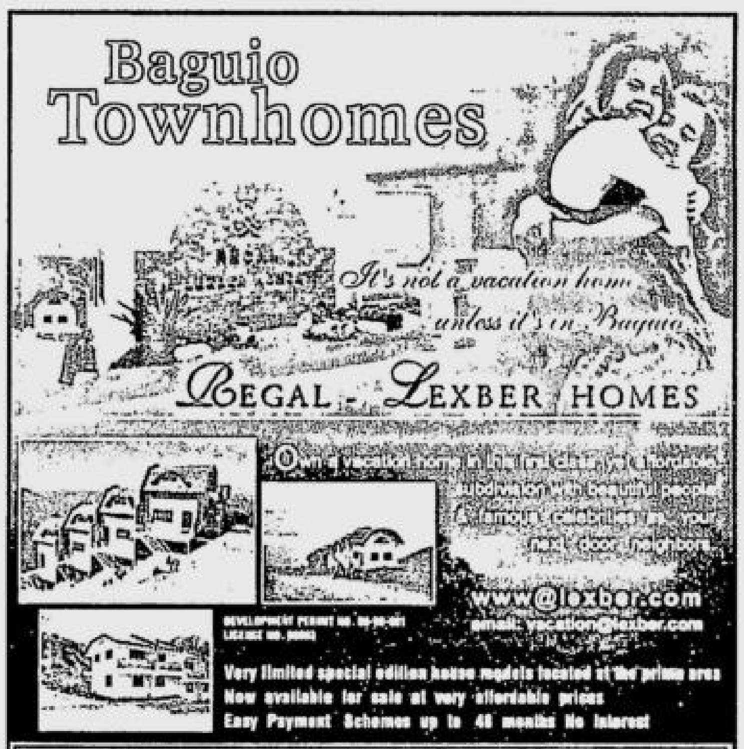
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APOLOGY ACCEPTED

Ex-US Marine drops suit vs German

By J. Napallacan
PDI Visayas Bureau

CEBU CITY—A German economist and a retired United States Marine have come to an amicable settlement of a suit arising from a drunken fight over the impending US invasion of Iraq.

"They agreed to forgive each other and forget the incident," said Henry Obiso, the acting police chief of Moalboal town.

Frank Oesterle, 37, an economist from Munich, Germany, also promised to pay John Flynn P50,000 for the American's hospital expenses.

Flynn, 41, had to be hospitalized for two days after Oesterle stabbed him five times with a Swiss knife following a heated argument over the US plan to attack Iraq.

Flynn agreed to execute an affidavit of desistance which will pave the way for the dismissal of the frustrated murder charges that he filed against Oesterle.

The two agreed to settle their differences during the arraignment of the case yesterday before Judge Victor Teves in Moalboal, about 90 km southwest of this city.

According to Obiso, Teves had met separately with Flynn and Oesterle inside his chambers.

The two were then called in together for a meeting, during which Oesterle and Flynn apologized to each other.

The P50,000 settlement was considerably lower than the amount earlier demanded. Flynn wanted the German to pay him to $5,000 (about P250,000).

When Oesterle protested that he did not have the money, the American made another proposal—for Oesterle to pay him 20 percent of the German's salary for two years.

Apparently, the American changed his mind and agreed to settle for a lower amount.

The payment will be made on Wednesday during which Flynn is also expected to submit his affidavit of desistance.

Obiso said the two also agreed to become friends and vowed never to dwell again on what happened on Jan. 31 at the Panagsama Beach Resort in barangay Basdiot, Moalboal.

Flynn and Oesterle, who were both guests at the resort, had met at the Lloyds Videoke Bar at dawn that Friday and started drinking together. At about 4 a.m., already drunk, they began a discussion of the impending Iraq war which later turned ugly.

The German was opposed to the US plan to attack Iraq because of its effect on thousands of innocent people. Oesterle said Flynn, who supported the attack, became very angry.

Oesterle claimed that Flynn grabbed him by the throat, prompting him to take out his Swiss knife and stab the American.

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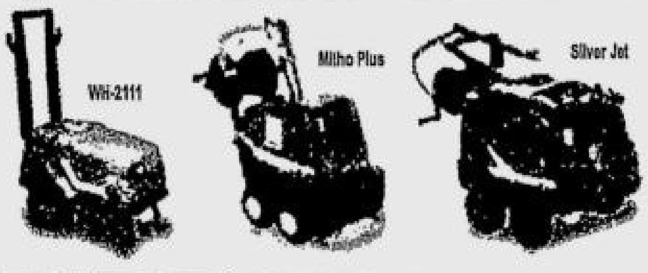

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NUKE PLANT BRIBERY CASE

Desierto defends verdict on Disini

By Michael Lim Ubac

FORMER Ombudsman Aniano Desierto stands pat on his 1997 decision which cleared a crony of former President Ferdinand Marcos of any liability in the failed billion-dollar Bataan nuclear power plant project.

"We dismissed the case on the basis of what we had at the time," Desierto said, after the Supreme Court Third Division reversed his ruling on Monday.

Saying "justice is long overdue," the high court ordered the filing of graft and bribery charges against Herminio T. Disini, a close associate of Marcos.

In its ruling, the court also slammed Desierto for his "whimsical and capricious" decision exonerating Disini.

"The Bataan nuclear power plant is a monumental billion-dollar non-performing white elephant which our impoverished people are still paying for even if they have not benefited from it at all. Let those who appear to be responsible for this humongous mess be brought to account for their participation," the SC said.

The court set aside Desierto's May, 31, 1997 resolution and Oct. 24, 1997 order clearing Disini of the crimes of corruption of public officials in relation to bribery and violation of the Anti-Graft Law.

But the court agreed with Desierto's decision to clear Disini's wife and co-respondents Angel, Liliana and Lea Disini.

The case stemmed from the Presidential Commission on Good Government's decision to charge Disini et al with allegedly "bribing the late Ferdinand E. Marcos... to induce him to assist and favor individuals and corporate entities" in the "negotiation, award, signing and amendment" of the Philippine Nuclear Power Plant project of the National Power Corp.

The PCGG said that in 1974, representatives of Westinghouse and Burns & Roe asked Disini to be their go-between with Marcos.

The officials allegedly agreed to give Disini a "commission" of $1 million up front in installments of $250,000.

In a Cabinet meeting on June 6, 1974, Marcos categorically stated his preference for Westinghouse.

Despite objections from then Solicitor General Estelito P. Mendoza, the contract was executed on Feb. 7, 1976.

Show yourselves, Piatco foes dared

By Norman Bordadora

FORMER Solicitor General Francisco Chavez, legal counsel for the Philippine International Air Terminals, Co., yesterday challenged Piatco's critics to come out in the open instead of coming out with "anonymous" press releases and newspaper advertisements critical of the consortium's contract to build the Naia Terminal 3.

Chavez issued the statement in the wake of a series of full-page ads which he said were paid for by "shadowy groups not registered with any government agency and could not be traced to make them responsible for their libelous imputations."

He chided the "vested interest groups" for wanting to "take over the cooked pudding," since, he said, the structures of the ultra-modern airport terminal were already in place.

"Contrary to (their) malicious charges," Chavez asserted, the agreement had been amended "because of the failure of government to deliver the terminal site free from underground structures."

The lawyer cited the testimony of former National Economic Development Authority Director General Dante Canlas that three supplemental agreements submitted to Neda were found to be advantageous to the government.

The Piatco critics, Chavez said, contradicted themselves by claiming there could have been a $374-million government guarantee, and that the government saved the amount by disapproving a Supplement No. 4.

Chavez demanded: "What was (the unidentified critic) talking about when he (fed) to the media a false report that Piatco almost got $374 million in government-guaranteed loans when, by his own vested interest group's admission, there was no such supplement?"

He said the detractors might have succeeded in convincing President Macapagal-Arroyo "to believe their lies through their former legal counsel."

Chavez was referring to Presidential Legal Adviser Avelino "Nonong" Cruz, who is said to have once represented a competing consortium, Asia's Emerging Dragon, identified with businessman Lucio Tan.

"(The President) has declared the contract null and void, but we are still hopeful that the Supreme Court will vindicate Piatco's claim," Chavez concluded.

Meanwhile, Trade and Industry Secretary Mar Roxas' proposal for a government takeover of Naia 3 was seen as "a legal booby trap" by MIA-Naia Association of Service Operators chair Perfecto Yasay Jr.

"It will amount to a rescue package for Piatco," Yasay said yesterday.

Since the Roxas proposal "legally unraveled" President Macapagal-Arroyo's position that the Piatco contract was null and void, he warned, the consortium could claim unlawful expropriation of property and seek compensation, plus damages.

Farmers OK rice import program

FARMERS are willing to abide by the rice import guidelines of the National Food Authority, but agriculture officials are likely to introduce changes to the Farmers as Importers Program (FIP).

In a letter to NFA Administrator Arthur Yap and Chairman Angelito Sarmiento, representatives of 21 farmers' cooperatives said that "with no politics and favoritism involved, we were given an allotment of rice to import for which we have opened the corresponding letter of credit."

But to widen the participation of the program to include more small farmer groups, top agriculture officials led by Agriculture Secretary Luis Lorenzo and Yap will likely introduce changes to the program.

Yap said the changes to the guidelines, which were approved by the Cabinet before he assumed office in October, would include the lowering of maximum import quotas for farmers from 10,000 to 500 metric tons.

He acknowledged the participation and "constructive suggestions" of major farmers groups such as the National Confederation of Irrigators Associations and Representatives Benjamin Cruz and Ted Failon in coming up with changes in the program.

Lorenzo said he would meet with Yap, Failon and Cruz on the congressmen's recommendations.

Mines striker dies

BAGUIO CITY—A mining supervisor died of a heart attack on Saturday at the mine site of Lepanto Consolidated Mining Corp. in Mankayan, Benguet, hours before the police broke through a barricade manned by strikers.

Antonio Nevado, a member of the 160-member Lepanto Local Staff Union (Llosu), collapsed in a picket line in front of Lepanto's milling area.

He was taken to the firm's medical station but was transferred to another hospital where he died.

Nevado was one of 42 employees who were terminated by LCMC last week for launching the strike. *Vincent Cabreza, PDI Northern Luzon*

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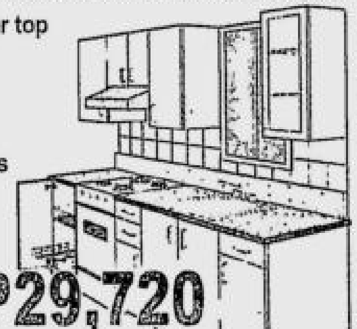

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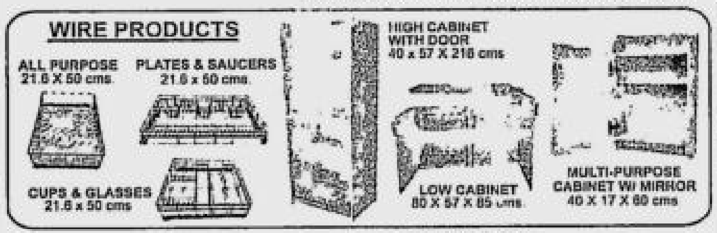

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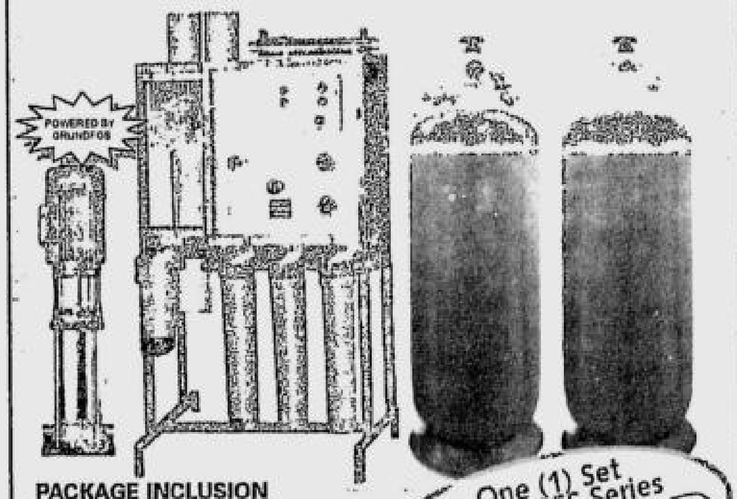

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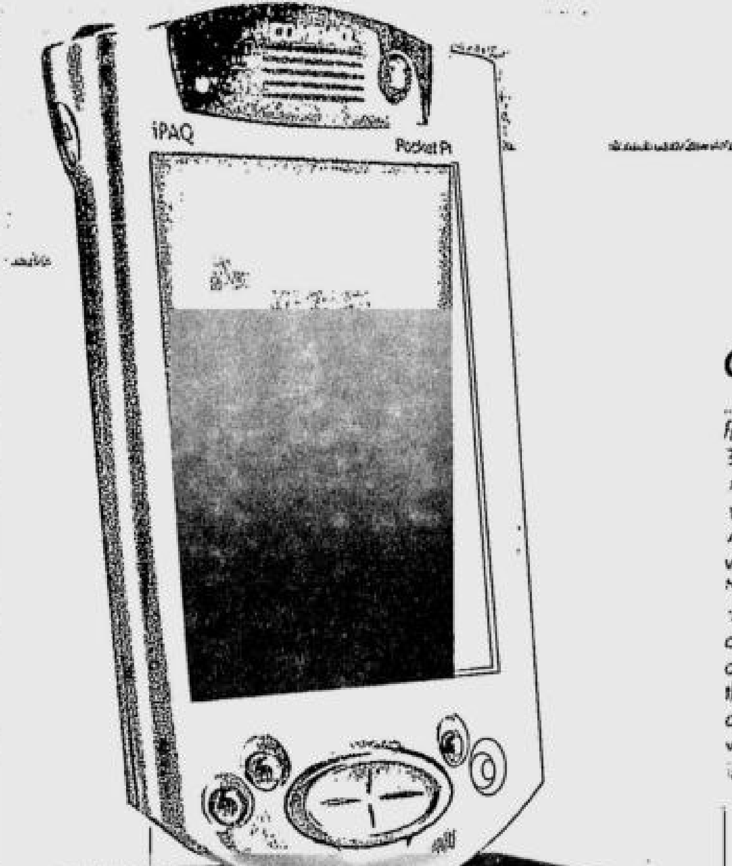

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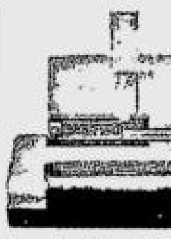

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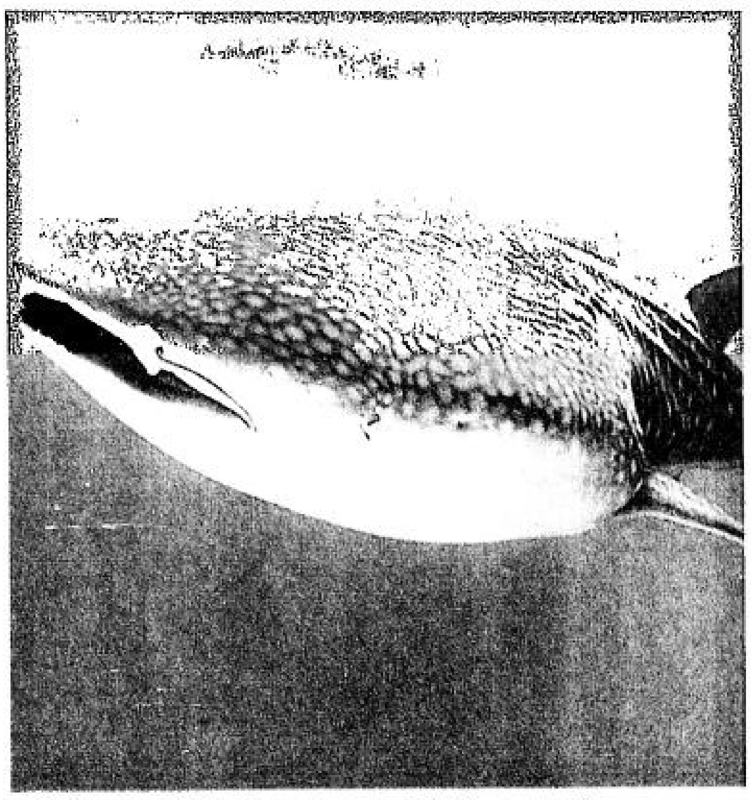

WHALE SHARK: Less important than Bicol's progress?

Ex-senator takes rap for mining risk on whale sharks

By Volt Contreras

A FORMER senator has come out in defense of the Rapu-Rapu Island polymetallic mining project in Albay, reportedly set to start in April amid continuing protests from environmentalist groups.

During last Monday's House inquiry into the perceived risks posed by the project on the local ecosystem, Dominador Aytona, now president of a mining firm, said: "What is more important? The *butanding* (whale sharks) or the prosperity of the Bicol region?"

Aytona, a senator from 1965 to 1971, introduced himself as president of Ungay Malobago Mines Inc. (UMMI) which, he claims, is "the principal" of the mining venture in the island municipality.

He said Lafayette Phils. Inc. (LPI), the Australian firm that had been the target of protests since 2000, was only a contractor and "technical manager" for the project. The Australian firm was granted an environmental compliance certificate on July 12, 2001 by then Environment Secretary Heherson Alvarez.

"Don't blame Lafayette for pushing this project," Aytona said, "blame me. UMMI is primarily responsible."

He insisted that only mining projects could attract foreign investment in the Bicol region, and thus alleviate poverty. "We have to take risks," he said, "or we will not achieve progress."

Hearing this, Sorsogon Rep. Francis Escudero argued: If mining could uplift the lives of people in host communities, why was Rapu-Rapu still poor, despite operations conducted there in the 1970s?

Escudero, who authored the resolution calling for the inquiry, also asked why Aytona should come out only now. He noted that during the first hearing last Wednesday, it was LPI's country manager Roderick Watt who defended the project.

For last Monday's hearing, the congressman's aunt, Carina Escudero, furnished the House committee on natural resources with "evidence" that, contrary to LPI's insistence, whale sharks resided in the waters surrounding Rapu-Rapu.

Among the materials she presented in behalf of the Earth Society Foundation were photographs taken by the Bicol Scuba Divers Foundation in June 2001 of whale sharks in Polique Bay, Albay. She also submitted April 1999 news clippings of a whale shark trapped in fish nets cast in the waters of Bacon, Sorsogon.

In a position paper, Ms Escudero said only "a handful of individuals" could benefit from a mining project, whereas eco-tourism was "a viable livelihood whose benefits can surpass any profit from a single corporation many times over."

Another environmentalist, Dr. Emelina Regis of the Ateneo de Naga, showed in a presentation how sites of previous mine operations had become permanently contaminated and unable to grow crops or harbor aquatic life.

In his own presentation, Watt had maintained that there had been no sightings of whale sharks off the eastern coast of Rapu-Rapu Island "up to now" because the area lacked plankton and nektonic organisms on which the sharks fed.

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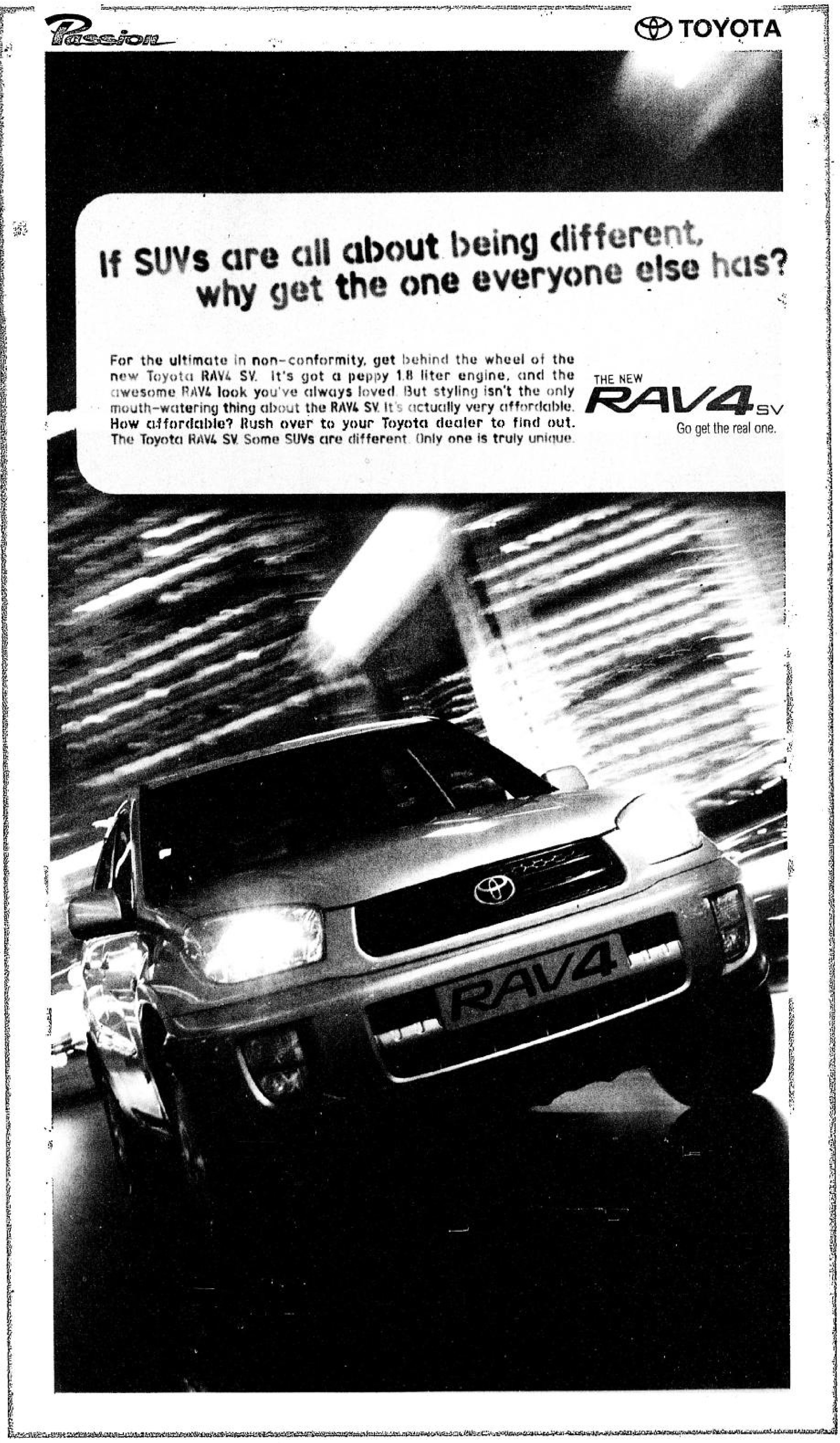

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DOJ orders dismissal of Enrile libel suit vs Inquirer

By Michael Lim Ubac

THE JUSTICE department has ordered the Makati city prosecutor to immediately withdraw the libel suit filed against the INQUIRER by ex-senator Juan Ponce Enrile.

In a resolution dated Feb. 7, Justice Undersecretary Ma. Merceditas N. Gutierrez also gave the prosecutor 10 days to act on the order.

Enrile filed a complaint over a story, titled "PCGG: No to coconut levy agreement," published in the INQUIRER on Dec. 4, 2001.

In his complaint, Enrile claimed that the article "induced readers to suppose" that he had accumulated ill-gotten wealth and plundered the coconut levy funds.

The story was written by reporters Donna Cueto and Dona Pazzibugan, based on a statement released by the Presidential Commission on Good Government, the agency tasked to recover the alleged ill-gotten wealth of the late dictator Ferdinand Marcos and his cronies.

But Enrile also impleaded the paper's publisher Isagani Yambot, editor in chief Letty Jimenez-Magsanoc, news editor Artemio Engracia and associate editor Abelardo Ulanday.

The prosecutor subsequently found probable cause for libel against the respondents—except for Pazzibugan—and filed the case with the Makati regional trial court.

The INQUIRER's senior editors and reporters filed an appeal with the DOJ last year which Gutierrez found "meritorious."

"The element of malice, either in law and fact, is wanting in this case," said Gutierrez.

She explained that although malice in law was presumed in every defamatory imputation, the constitutional guarantee of free speech and sound public policy "allows every man the right to discuss matters of public interest and concern."

Gutierrez also stressed that the doctrine of privileged communication granted Filipinos protection from punishment for defa-mation.

Matter of public interest

"The coconut levy fund is undoubtedly a matter of public interest and concern and the subject article on the settlement agreement on the coconut levy fund is privileged communication where the presumption of malice is destroyed," she said.

Gutierrez said that in coming up with the story, the respondents did not harbor "actual malice intended to harm the reputation" of Enrile."

Rather, Gutierrez said the respondents acted in "good faith and (with) justifiable motive ... to inform the public of the position of the (PCGG) against the compromise agreement on the coconut levy fund."

Enrile had anchored his charge of falsity on the denial of PCGG chair Haydee Yorac that she had made the statements about Enrile.

But Gutierrez said the respondents had shown sufficient basis to believe that the story was accurate.

"A careful examination of the questioned portion of the subject article reveals it was merely copied and based on the PCGG statement," she said.

"The existence of the PCGG statement finds proof in the admission of chairman Yorac in her letter to the editor to the Philippine Daily Inquirer dated Dec. 6, 2001 that there was indeed 'a PCGG statement issued before PCGG sent to Malacañang to present its position to the President."

Gutierrez also noted that three other newspapers quoted part of the PCGG statement "in a manner exactly the same as that of the questioned portion" of the INQUIRER news report.

No malice

In his complaint, Enrile claimed that the story was "false, malicious and defamatory" and damaging to his "honor and reputation as a lawyer and former senator who held positions such as secretary of finance and secretary of defense."

The respondents, in separate affidavits, maintained their innocence.

Cueto, who admitted to having written the portions being questioned, disclosed that a ranking PCGG official had given her the two-page PCGG statement on the coconut levy settlement proposed by businessman Danding Cojuangco, Ma. Clara Lobregat, Dante Ang and others.

She said the official had told her that the statement was the official position of the PCGG that he and Yorac had arrived at.

Gutierrez said that Cueto quoted the statement "without malice on her part, in good faith and with justifiable motive, that is, to inform the public regarding the compromise agreement on the controversial coconut levy fund."

She pointed out that the story was privileged communication "because it is a true report of and fair commentary on the coconut levy fund which is a matter of public interest and concern."

Gutierrez noted that while Yorac denied making the statement concerning Enrile, she admitted that the PCGG did issue the statement.

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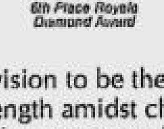

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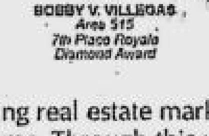

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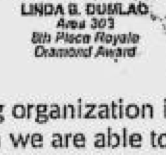

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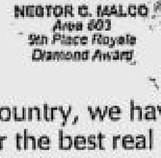

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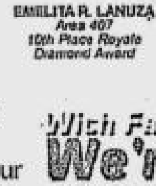

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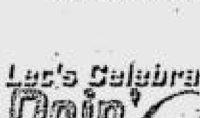

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Namfrel chief to colleagues: Go easy on Comelec

By Blanche S. Rivera

CAREFUL, careful.

Struggling to keep the fragile "cooperation," National Movement for Free Elections chair Jose Concepcion Jr. has told his fellow Namfrel officials to watch their pronouncements concerning the Commission on Elections.

Concepcion said that he has talked with his colleagues about their issues with the Comelec following the outburst of Comelec chair Benjamin Abalos Sr. against the Comelec's critics in the watchdog group.

But the Namfrel head refused to apologize for the statements of the other officials, saying he has "already explained everything" to Abalos.

Just vigilant

"We are not against the Comelec's projects. We are for automation... but we're really just vigilant about what the Comelec is going to do," Concepcion said in a phone interview yesterday.

Abalos again hit the Namfrel in press briefing Monday, saying he "did not know why some groups are out to destroy me."

The Comelec is lobbying Congress to amend the Modernization Act to allow the Comelec to choose "any appropriate technology" for the modernization of the 2004 elections.

Malacañang issued the other day an executive order giving the Comelec additional P500 million funding on top of the P2.5 billion earlier pledged by the President for automation.

But the commissioners have changed their mind about getting counting machines, with Abalos saying they were "outmoded, obsolete and antiquated."

Bidding

The Comelec will await word from Congress if they could pass the amendment within the month before holding the bidding for counting machines.

Concepcion urged the Comelec to let the technology be reviewed properly by the experts.

"Counting machines are not outdated. The different machines, whether touch screen or e-mail or counting machines, just have different features," he said.

The Comelec ordered the Namfrel to publish its petition for accreditation in a newspaper. The hearing for accreditation was scheduled Feb. 20.

Concepcion remained "very confident" that the Comelec would approve the Namfrel's application to hold a quick count.

"Even he himself (Abalos) said that the integrity of Namfrel is within question," he said.

Chief of Palace guards is new J-3

By Martin P. Marfil

PRESIDENTIAL Security Group chief Brig. Gen. Hermogenes Esperon was appointed yesterday as head of the Armed Forces' operations or J-3.

Esperon took over the post vacated by Brig. Gen. Samuel Bagasin who was named head of the 5th Infantry Division.

The new postings were implemented as Brig. Gen. Rodolfo Alvarado, head of the 5th ID based in Isabela, is set to retire today.

AFP spokesperson Col. Essel Soriano said that the PSG would be handled by an officer in charge, Col. Delfin Bangit, the PSG deputy chief.

Esperon was also an official of the PSG during President Fidel Ramos' term.

He first gained prominence when his men captured Zamboanga del Norte Rep. Romeo Jalosjos who was accused of raping a minor.

Before his assumption of the PSG chief post, Esperon headed the 103rd Brigade which operated in Basilan against the Abu Sayyaf Group.

CPP dared: Name all victims of purges

From page A1

ducted in the 1980s to flush out suspected government spies is asking the CPP to do just that to bring closure to the tragedy.

Although the CPP admitted that the anti-infiltration purges were a grave error and considered the victims martyrs of the revolution, "We believe, however, that the CPP-NPA needs to do more than this," the Peace Advocates for Truth, Justice and Healing (PATH) said.

PATH is composed of survivors, families of the victims, peace and human rights groups and concerned individuals, who believe that crimes against humanity committed by the armed Left deserve as much attention as human rights violations by the State.

The group is urging the CPP and its armed wing, the New Peoples Army (NPA), to pinpoint the mass graves, inform the families concerned, make a full accounting of the victims, push for an impartial investigation and undertake a healing process.

PATH said most of those killed in the purges were pushed into mass graves in different parts of the country.

The anti-infiltration campaigns that the CPP initiated in the 1980s were "Oplan Kadena de Amor" in Southern Tagalog (1982), "Kampanyang Ahos" in Mindanao (1985-86), "Operation Missing Link" in Southern Tagalog (1988), and "Operation Olympia" (1988-89), a nationwide campaign.

Rodolfo S. Salas, CPP chair from 1977 to 1986, wrote in the "Talk of the Town" section of the INQUIRER on Feb. 2 that at least 1,800 CPP-NPA cadres and civilians were killed during "Kampanyang Ahos," "Operation Missing Link" and "Operation Olympia."

"They all deserve a decent burial. If the CPP-NPA is truly sincere in admitting its errors, it must now undertake all necessary measures to facilitate the location of these burial sites and to return the remains to their respective families," said Robert Francis Garcia, one of the convenors of PATH.

Still unaware

The group pointed out that many families of the victims were still unaware of what had happened to their loved ones.

"They deserve to know now, and there is absolutely no reason to delay this. We believe a full disclosure of what happened is called for, and not just pieces of information that the CPP-NPA feels politically expedient to release at the moment," PATH said.

Locating the graves and informing the families are "the two most immediate tasks that the CPP-NPA should commit to, if only to prove their remorse," the group said. "The survivors and victims' families should not be made to suffer any longer," it added.

The group noted that the CPP said in its Feb. 5 statement that "55 comrades" were arrested during Operation Missing Link, a number of whom were executed.

"In our own accounting at PATH, 66 were killed during OPML and 55 survived. We are still in the process of completing the names," the group said.

UST students

Manuel "Steve" Quiambao, former head of the CPP national secretariat, had said that five of the 66 cadres who were summarily executed were top leaders of the communist movement in Southern Tagalog and had been students of the University of Sto. Tomas.

Quiambao identified one of them as Benjamin Libojo, a former philosophy major.

"From 600 to 900 were said to have died during the 'Kampanyang Ahos.' We do not know the figures during the 'Olympia,' nor the 'Kadena de Amor,' nor in the purge that happened in Cagayan, and others yet unreported in various provinces of the country," PATH said.

"Our point is that the CPP-NPA should not just report vague references and general statistics and estimates. These individuals had names, faces and lives. No matter how much it takes, we must identify them—one by one—and let them be recognized in history for the individual heroes that they are," it added.

PATH said the purges, which involved death, torture and illegal detention, should be investigated, "no matter how much time has lapsed."

"We believe that justice will only be served if accountabilities are established," it said.

Noting that the "deep trauma caused by this carnage left deep scars, which remain unhealed," PATH said "the wounds may need to be reopened if they are to heal properly. Therapy requires truth, healing requires unburdening."

The group said it "is fully committed to the realization of a just and lasting peace in a society that shall no longer tolerate violence and atrocity, whoever commits them."

DOH goes for aerobics record

From page A1

break the world record for a single exercise activity.

The Philippines is seeking to surpass the record set by 38,633 Mexicans in Guadalajara, Mexico on June 6, 1998.

The one-hour aerobics display will launch the DOH's National Healthy Lifestyle Campaign. Luli Arroyo, the President's daughter, is expected to lead the participants, which will include representatives from non-government organizations, schools and universities, and civil society groups.

The Department of Labor and Employment expects the Quirino Grandstand, which can accommodate 250,000 people, to be half-filled by 6 a.m. on Sunday.

Labor Assistant Secretary Anthonette Allones, who leads the delegation from the Department of Labor and Employment, said the Sunday gathering was actually an annual event, but it is only this year that the country has its eye on the record.

Allones said instructors were usually tapped to conduct aerobics sessions in government offices a week before the actual event.

The instructors train at least two "focal persons" from each office in every government agency, she added.

Employees of DOLE-attached agencies such as the Philippine Overseas Employment Administration, Bureau of Working Conditions, Bureau of Women and Young Workers, and the Occupational Safety and Health Center, will be stretching their muscles too, Allones said.

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OPINION

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Irresponsible

EDITORIAL

WHAT does a foreign diplomat have to do to be declared persona non grata and put on the first available flight out of the country? Apparently, nothing. The Chinese ambassador pounded the table of then Justice Secretary Hernando Perez with his fists, and other Filipino officials rushed to patch up their quarrel. The ambassadors of Australia and Canada closed their embassies in Manila, claiming specific threats to the lives of their staff, and our officials simply waited patiently for them to change their minds. Now Foreign Secretary Blas F. Ople accuses an Iraqi diplomat of having played a role in the October 2002 bombing of a karaoke bar in Zamboanga City that left one American soldier dead and 23 others wounded, and all the foreigner gets is a warning not to do it again.

Ople told reporters Monday that he was in possession of a "very detailed" report prepared by the National Intelligence Coordinating Agency, saying that Husham Hussein, the second secretary of the Iraqi Embassy, was called by the Abu Sayyaf immediately after the bombing. "There was a call to the (Iraqi) Embassy by a suspected Abu Sayyaf guerrilla," Ople revealed. "The call was for Hussein."

The implication, of course, is that the terrorist was making a report on the success of the bombing mission. And going even further, that the embassy and the government of Iraq were behind that particular terrorist attack.

But after giving credence to such a serious allegation, what did Ople do? He just summoned the embassy's chargé d'affaires, Samir Bolus, and told him to instruct Hussein to "cease and desist from actions inconsistent with his diplomatic status and actions that are harmful to Philippine-Iraqi relations." Beyond that, the Philippine government was not planning any serious action, Ople said. "I prefer to give a warning," he said, adding that there were no plans to send Hussein home or even pursue the investigation.

The government has caught an Iraqi diplomat with blood on his hands, and Ople treats him like he had done nothing naughtier than take a cookie from a cookie jar? The NICA report directly links Hussein to the notorious group of bandits that has carried out kidnappings, tortured hostages, bombed so many places and massacred scores of civilians. Short of carrying out these things himself, it is difficult to imagine a more serious crime a diplomat can do than fraternizing with that group. That is what Hussein has been being accused of, and there are broad hints that he coordinated the Zamboanga bombing. So why is he getting away with a warning?

If it really had a very strong case against Hussein, the least that government could have done was ask Iraq quietly to withdraw the offending embassy official. By its feeble response to a very serious allegation, administration officials betrayed their uncertainty over the accuracy of such intelligence findings.

But if there was any doubt about the credibility of the NICA report—and the Iraqi Embassy denies it totally—why did Ople make it public? If the allegations against Hussein do not hold water, then Ople committed a serious diplomatic gaffe and a very dangerous one, too. He has embarrassed not only Hussein but also his embassy and the country he represents. Worse, he has set up Hussein as a target for those who hate the Abu Sayyaf and other terrorists.

No matter how one looks at the NICA report, Ople's response to it has been anything but prudent. If it is correct, then he has put the nation in jeopardy by failing to act decisively against a patron of terrorism. If it is wrong, he has maligned a foreign diplomat and put him in harm's way. Either way, it seems that the foreign secretary has acted irresponsibly.

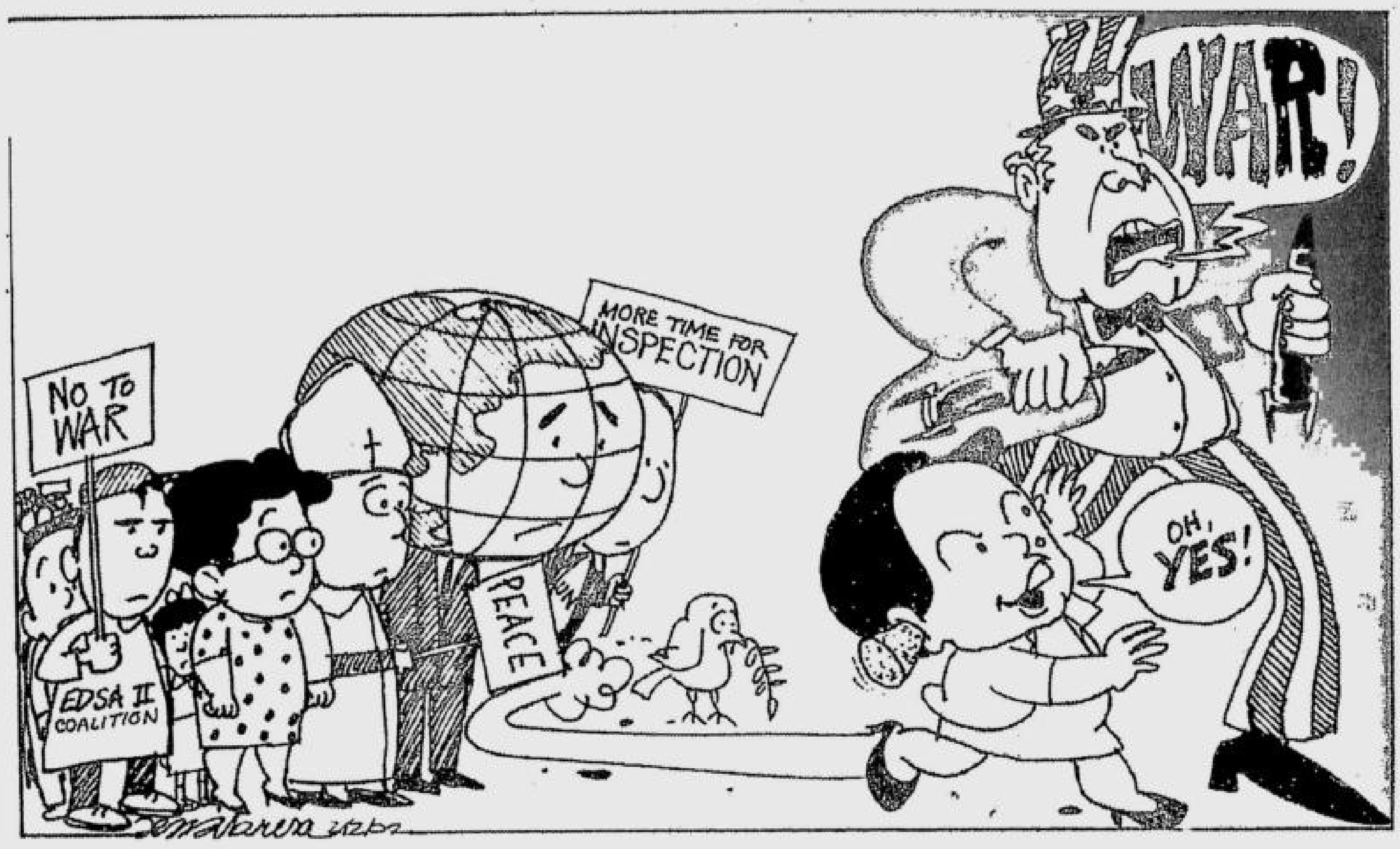
Condemned

FOREIGN COMMENT

THE COLUMBIA crew members did not die Feb. 1. They died 16 days earlier, 30 seconds after the launch, when a piece of thermal insulation tore a fatal gash in the left wing, marking the fate of the Columbia mission. The 16 days in orbit served only as a final pilgrimage of seven people unaware they had been condemned to death.

It is our duty to ask Nasa, and above all the American government which has slowly strangled it, about a space program where the safety margins have been reduced, while safety risks have multiplied exponentially. The aging of the fleet, government stinginess and "Pentagon wolfs" who want to militarize Nasa have pushed the agency to take greater risks, hazarding a game in which the human beings on board have no chance of survival if something goes wrong.

La Repubblica (Rome, Italy)



Can Comelec assure honesty of 2004 polls?

AS I SEE IT

Neal H. Cruz

WITH the government spending billions of pesos for the so-called "modernization" of the Commission on Elections, will the elections of 2004 finally be clean and honest? Comelec Chair Benjamin Abalos and Commissioner Luzviminda Tancangco were the panelists at last Monday's Kapihan sa Manila, and their answer was a big "No!"

No, even with all those counting machines which will set back poor Juan dela Cruz by billions of pesos? Why?

Abalos and Tancangco explained it this way: In the first place, there is no money yet. The so-called billions of pesos are only on paper. Without any actual releases of money, there won't be even one counting machine.

In the second place, even with voting machines, there will be cheating if the voters' lists are not cleansed of flying and ghost voters. The voting machines will just count faster the votes of the flying and dead voters. Tancangco's estimate, there must be at least 5 million spurious voters in the lists. This estimate was achieved by subtracting the forecasted increase in the number of voters from the actual number of voters now in the lists. The difference is more than 5 million, enough to spell the difference between winning and losing in a national election.

In the third place, even if the votes are counted accurately by the voting machines, if the results are not transmitted electronically to the election centers, there will be cheating. Abalos said large-scale cheating is done in the certificates of canvas where just by adding or subtracting a zero from the numbers one can add or subtract thousands of votes for a candidate. It is very hard to cheat during the counting because the whole village is watching, Abalos said. But when the results are brought to the municipal, provincial, and finally to the Comelec main office in Manila, that is the time that mysteries happen. That is why, Abalos said, poll results should be transmitted electronically.

This is the main quarrel between Comelec and Namfrel. The latter wants only the voting machines to count the votes, but not electronic transmission by computers. Why? Because it would make Namfrel's Operation Quick Count obsolete. Namfrel would lose its importance, and right now Namfrel believes it is more important and knowledgeable than the Comelec itself.

But in the fourth place, the voting machines were authorized way back in 1997. At the time, the machines chosen were really "modern." Today, however, they are already "old hat." The law has to be amended to allow for newer, more modern and efficient voting machines, Abalos said, and meanwhile time is running out.

And do you know that these machines will cost the taxpayers another P300 million a year, in addition to the billions needed to buy them, even when there are no elections and they are not being used? The P300 million will be used to store them in air-conditioned rooms. Computers are very delicate instruments and cannot be stored as carelessly as ballot boxes.

How about just leasing them, instead of buying them? Abalos replied that because we need tens of thousands of these machines, no company would be able to lease that many to the Philippine government. We have to buy them.

What will the Comelec do with the flying voters in the lists? This is what got Tancangco almost impeached. Tancangco wanted her project, precinct mapping, not only to cleanse the voters' lists but also to make it easier for voters to find their polling centers. This is the first step in making elections clean and honest, she said. You start from the beginning. And I think she's right.

But Namfrel is more interested in counting machines. Precinct mapping will cost too much, it said, and so there must be graft somewhere for Tancangco to be wanting to spend so much money. And since she does not agree with it, Namfrel, echoing George W. Bush's "If you are not with us, you are against us," wants her impeached.

But why is Namfrel behaving like a *de facto* Comelec? Who should be followed in the first place, Comelec or Namfrel? And is Namfrel already accredited by Comelec?

No, explained Abalos. And if we can't agree, how can we accredit it? And anyway, with counting machines and electronic transmission, we won't need Namfrel's Operation Quick Count, he said.

How about absentee voting? Can Comelec safeguard the votes coming from thousands of miles across the seas when it cannot even safeguard the votes coming from the next municipality? Again, the answer was No. With electronic transmission, however, results can be collected faster and with a degree of accuracy. That is the easy part.

The hard part is making the scattered Filipinos to go to the polling centers to vote. And how do you register them and authenticate them? Doing it by mail, as some have suggested, is too dangerous. An enterprising candidate can have a letter brigade sending applications and votes flying. We would have a new class of flying voters.

The Comelec will need many people, not to say much money, to go to the different countries where Filipinos are concentrated, to supervise the voting and counting, Abalos said. Politicians wanted the Absentee Voting Bill passed to ingratiate themselves to overseas Filipinos but the constitutionality of Filipino immigrants voting in Philippine elections is still not resolved.

As Sen. Joker Arroyo argued, Filipinos who are permanent residents of a foreign country, like green card holders in the United States, cannot qualify as absentee voters. OFWs and others who work and study abroad are qualified because their stay abroad is temporary, but not permanent residents. They have sworn under oath that they will permanently live in that country. But Congress would allow such permanent residents to vote if they execute an affidavit that he shall return to the Philippines within three years. But our Constitution requires a voter to have at least a year of residency before, not after, the election.

War

THERE'S THE RUB

Conrado de Quiros

BLAS Ople, the foreign secretary, says Roy Golez should leave foreign policy to the foreign affairs department. If he does that, he says, Golez would avoid making a fool of himself. Indeed, if he does that, he would avoid making a fool of his country. That was what Golez did by announcing that the Philippines had closed its embassy in Baghdad. It was not only lacking in protocol, it was lacking in truth. "Such an announcement," says Ople felicitously, "serves no vital purpose, especially since it was inaccurate."

Well, Ople may be right about Golez leaving foreign policy to the foreign policy department, but he is wrong about the rest of the country doing so as well. Foreign policy is too important to leave in the hands of this country's diplomats, especially as diplomacy is the last thing they know. Warmongering is first. Indeed, especially as the direction this country's foreign policy has taken has become thoroughly foreign to its citizens.

It is not a comfort to know that what President Macapagal-Arroyo really ordered was just the trimming down of the Philippine Embassy in Baghdad to prepare for war. The point is not just to prepare for war, it is to try to stop it. Not least by joining the rest of the world in condemning it. There is no "division of the world" into the pro-war and anti-war camps, as the American media keep saying, there is only the United States and Britain against the rest of the world. And an obscure country in Asia called the Philippines tagging along with the first. The point is not to say, "Ok, we're leaving now, feel free to bomb the place to kingdom come." It is to say, "No, you don't."

Manuel Villar, yet another member of the Edsa II coalition, has a point. We do not lack for countries that are openly provoking us. Why do we want to wage war on a country that has done us no harm? In fact that has been good to us, giving many of our countrymen jobs over the past years. GMA, the DFA and Roilo Golez may imagine we are pissing off only Iraq by our anti-Iraq stance—Ople has just linked an Iraqi official with the Abu Sayyaf, an obvious ploy to justify GMA's desire to conscript this country to war—but they are making a lethal mistake at the expense of the country. We are not just pissing off Iraq, we are pissing off the Arab countries. It is reckless and thoroughly irresponsible.

Look where GMA's folly has brought us. The only reason we have a "crisis manager" is that we have created a crisis. No other Asian country does. It has no crisis, it is not joining America's splendid little war. If they have any crisis at all, it is only how to stop the United States from bullying the rest of the world. Roilo Golez will continue to keep the job of "crisis manager" because he will assure the crisis will continue and we will not lack for new ones. The sensation is not unlike being thrown into the Pasig River by rowdy idiots only to see them tell the world heroically that they will dive into the fetid waters to rescue us. Gratefulness is not the thing that can fill our hearts with this.

But which brings me to our silence in the face of all this. Of course Jaime Cardinal Sin has spoken out against the war. Of course the Vice President, Teofisto Guingona and the leading presidential candidate, Raul Roco, have spoken out against the war. Of course the Edsa II coalition—among them, Joker Arroyo, Manuel Villar, Francis Pangilinan and Ralph Recto—has spoken out against the war. But where are the impassioned protests to go with it? Where are the furious rallies to go with it? Where are the angry fulmination to go with it? What is this, something that only demands admonition or gentle rebuke, and if GMA will not listen, *bahala na siya sa buhay natin*?

The worst thing Erap did is nothing compared to this. What did Erap do: Collect *tong* from gambling? Ransack the treasury? Sign "Jose Velarde" on a check to impress a woman? That is penny ante. GMA's determination to join the United States in sacking Iraq willfully endangers the lives and wellbeing of the 1.5 million Filipinos in the Middle East. It opens up the country to terrorist attacks by presenting itself as a combatant. It turns the country into a pariah for all the world to revile and scorn, one that has not only lost its possessions but its moorings, one that has not only lost its heart but its mind, one that has not only lost its body but its soul. All for a presumed friend, patron and benefactor who keeps rewarding us, as past and present show, with more and more punishment.

I am particularly dismayed by the silence of the groups that helped to topple Erap. The groups that met at the Ateneo only last month to call for national unity on the ground that we had very little time left, it was make-or-break, we could either reform or perish. Well, what do you want this country to do, unite behind GMA to fight a savage and immoral war? Your concept of reform is to reformulate the dreams the people fought for only two years ago precisely because it was the 11th hour and their only other choice was to perish? No, more than that, your concept of reform is to reformulate the dreams this country's heroes died for, dreams that have to do with life and love and freedom? You continue to keep silent and this country will perish.

Allow me to remind you again that the P1.4 billion you got furtively, and for which others have criticized you bitterly, is called Peace Bonds. I do not know what the acronym stands for, I do not care. But surely the word "peace" there suggests something? You continue to be silent and you might as well call it War Bonds. I leave the world to suggest meanings for War. I myself think the following will do:

"We Are Rich, We Are Respectable, War Ain't Rong."

Nothing unpatriotic

ANALYSIS

Amando Doronila

ON THE HEELS of President Macapagal-Arroyo's decision on Jan. 29 restoring English as the primary language of instruction, we have come upon articles in the foreign press in which other Southeast Asian countries have expressed concern over the decline of English language standards in their jurisdictions.

Two of these countries are Hong Kong and Singapore, both major trading or financial centers in Asia. An article on the Feb. 7, 2003 issue of the Financial Times' "Careers Asia" section, reports that the debate over English standards in Hong Kong has surfaced regularly since the territory was colonized by Britain in the 19th century.

"The issue has taken on new urgency since the territory's handover to China in 1997," says the report, "fueled by concerns that Hong Kong may be losing its edge as a regional financial and business center to rivals such as Shanghai and Singapore."

'This concern has prompted the Hong Kong government to draw an action plan to "adopt stringent new benchmarks on language standards at primary and secondary schools."

Not that Hong Kong, under China, is less patriotic than other regions or provinces of China. What created a stir was a statement by the Hong Kong Shanghai Banking Corp. executive who said that students in Shanghai and Beijing who had never left China had "English skills 'way above' the standards of their counterparts in Hong Kong." The executive said that multinationals investing in Hong Kong would be "hard pressed" to find fluent English-speakers in Hong Kong. The advance of English proficiency skills in Beijing and Shanghai is a consequence of the intensified foreign language training programs on the mainland, in its effort to enhance its communications with the Western industrial world and its competitive edge.

Heads of foreign companies, the report says, "also compare Hong Kong unfavorably with Singapore, another former British colony that is generally perceived to have high standards of English."

The FT report points out that "Hong Kong is 90-95 percent ethnic Chinese, whereas Singapore's population is divided between large groups of Malays, Chinese and Indians, for whom English is the lingua franca."

No one can say that Singapore's senior minister, Lee Kuan Yew, the man mainly responsible for building Singapore from a trading post in a swampland into a modern state, does not love his country because he has insisted that English is the language of the bureaucracy, of school instruction, parliament and business. He is a Hakka from southern China and speaks this language, but he was educated in British-model public schools in Singapore and in British universities.

In the building of Singapore into a modern state, Lee followed Western models of capitalism after a preliminary flirtation with socialism and forms of parliamentary democracy. He did not dismantle the legacies and monuments of British colonialism. Thus today, one can still find the Cricket Club, judges in wigs, policemen acting like London bobbies, the historic Raffles Hotel (where one can still take drinks in bars that were once the watering hole of W. Somerset Maughm) and the statue of Sir Stamford Raffles, the former British pro-consul in the colony. Lee encouraged Indian and Hakka to be spoken and taught in schools, but English has primacy. The main reason for this primacy is that English is the language of trade, commerce and science and technology, and Lee did not allow narrow chauvinism to override Singapore's national interests residing on its position as the financial and trade center of Southeast Asia.

For generations since the establishment of the first public schools by American teachers, in the early 1900s, the Philippines has grown to be the largest English-speaking nation in Asia, probably after India, although our accent, form and many of our idioms are American. Nonetheless, there is truth to the assertion that we have had the edge in English skills, a fact demonstrated by the demand for Filipino professions in Southeast Asia and our domestics (many of whom have teachers' training).

Like Hong Kong and Singapore, we are losing this edge as a consequence of a muddled language policy that tended to foster Pilipino as the main language of instruction and sidelined English, despite the fact that as world trade became more globalized and technology advanced rapidly, English became more dominant as the language of business and science and technology.

Our muddled language policy has led to the decline of proficiency in language skills, both in English and in Pilipino, and many Filipinos who have gone to tertiary education do not have the facility for English that educated Filipinos, say 40 years ago, possessed. Since the Tagalog-based national language is not widely accepted in, for example, the Visayas and Mindanao, resistance to Tagalog was a big hurdle to overcome. It is probably true that following the deterioration of English skills, we have developed two sets of impure languages—pidgin English, Filipino style and pidgin Pilipino.

The fostering of a national language by President Manuel L. Quezon, a Tagalog, was in response to the call of nationalism and nation-building of a community speaking and writing a lingua franca. The call was consistent with the nationalist milieu fueled by the drive for independence.

In restoring English as the language of school instruction both in elementary and high school levels, the context of the Macapagal instruction is to allow the country to maintain its competitive edge in English as a language for international communication, for facilitating employment of educated Filipinos and in assimilating knowledge on science, technology and business. There is nothing unpatriotic about this.

Beyond time and politics

AT LARGE

Rina Jimenez-David

BROADCASTER Cito Beltran brought his family to Fort Bonifacio one Sunday to indulge their pastime of kite-flying when security guards approached them and told them to "cease and desist." Management had forbidden kite flying inside the Fort, they said, because one time a helicopter nearly crashed after encountering a small radio-controlled plane.

Now, he's as safety conscious as the next person, Beltran argues, but does Fort management really believe kites pose a hazard to aircraft? Quite apart from the incident ruining their weekend, he bemoans the fact that yet another open space where children can run and frolic and families can indulge in some common activity has been declared off-limits to the public.

"Kite flying was something we've been looking forward to doing on weekends," says this young father, "and now even this has been restricted."

This family's predicament is actually something all other families in our urban centers face. Well, except maybe for those families with ample backyards, pools or memberships in exclusive leisure clubs. For the hoi-polloi, there are only a few public parks, and at the rate even the Luneta is being taken over by commercial establishments, the time will come when our children will think grass is an exotic vegetation.

* * *

OPEN spaces with plenty of trees, shrubs, flower beds and ornamentals are a vital human need, believe it or not. They are not "wasted" space, as Manila Mayor Lito Atienza, for instance, seems to believe. Parks, urban forests, botanical gardens and even simple playgrounds and traffic islands provide breathing space and relief from urban blight. Mayor Atienza, given his history and his current pogrom against the Arroceros Forest Park, seems to think any open public space in his city should be covered in cement and taken over by yet another lucrative construction project.

But to get back to Cito and family and their aborted kite flying, surely the worthies behind Fort Bonifacio can find a field within their sprawling property where kite-flying and other such innocent, family friendly activities can be carried out without endangering aircraft. It's private property, we know, but surely even real estate moguls have some room in their profit margins for spaces to which the public can have some access.

* * *

IF MUSIC could truly change the world, then the "pagbabago" CD, launched Monday evening at the Filipinas Heritage Library, could very well serve as a manual for the transformation of Philippine society.

But as many of the guests, who had already sampled the songs in the CD, commented, even as the songs spoke of values and addressed social issues, they moved and entertained as well. "*Hindi mabigat* (not heavy)," was a common assessment, referring not to any lack of substance in the songs, but to their appeal to music lovers across various music genres, conveying meaning without getting too ponderous or pedantic.

Mario Taguiwalo, the pagbabago movement's "spirit guide" and presidential candidate (said not wholly tongue-in-cheek); once again jumped the gun on everybody else when he issued this instant review:

"It truly spans the whole range of popular music genres. But what I noticed is that all the songs, different as they are, all similarly talked about politics in a truly personal way. All the songs talked about the right kind of politics in ways that make sense to ordinary people—whether it is something that one can trust or someone one can have no doubts about or someone who has proven him/herself.

"It was sobering to realize that Trina exercised not just creative influence but also intelligent control over the whole project. Congratulations for a truly great achievement!"

* * *

TRINA Belamide, songwriter and president of Katha, the organization of Filipino composers, not only conceptualized the album, she also worked on eight of the 12 cuts, convinced the artists, managers and record producers to donate their services, then hounded studios and potential funders to finally get the CD project off the ground.

I'd been hearing about "Trina's project" for the better part of two years, and witnessed her dogged, devoted efforts to get the CD released. It took two other collaborators—JP Fenix who jumped in to handle the CD's marketing, and Jay Fonacier of Odyssey Record Stores—to finally bring Trina's vision to fruition.

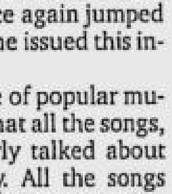
The launch party, said Trina, was primarily to thank all the artists and others who made the CD possible. Special mention must be made of Renz Verano and Radha who performed their songs, "Kaduda-duda Ka" and "Owe U Nothin" respectively, and Jolina Magdangal, South Border, Grace Nono and Bob Aves, and Anya Santos, who were at the launch. The other artists are Regine Velasquez, Jaya, Da Pulis (with Anya), Aegis, Mystica, The CompanY and the APO.

* * *

MENTION must also be made of the public service ads that were shown before the formal program started and were really "pagbabago's" first project. The ads were the creations of the indefatigable film and TV director-writer Joey Reyes.

Conceived and produced at the height of the Erap impeachment trial, the ads feature largely ABS-CBN talents (with the possible exception of Rosanna Roces) talking about the need to discern the truth and take a stand. We were all struck by how the ads, time-bound and impelled by a specific historical event, were still relevant to present-day concerns. "Does this mean the problems are still around?" Joey asked cheekily. No, our spirit guide retorted, just that, like the CD, the ads transcend time and politics. Well said!

Rightly, the Battle for Manila



LOOKING BACK

Ambeth R. Ocampo

LAST Tuesday, Feb. 3, Manila Mayor Lito Atienza led the city in a simple ceremony outside Manila City Hall that encouraged people to remember the events of 1945. What made the affair significant, aside from the fact that we wait nervously for a new war in Iraq, was that Mayor Atienza heeded the suggestion of the National Historical Institute to change the name of the commemoration from "Liberation of Manila" to "Battle for Manila." This change of name is deceptively simple yet underneath it is a step toward the continuing rewriting of Philippine history. History books tell us that sometime between 5:30 and 6 p.m. on Feb. 3, 1945, US forces from the north entered Manila. They moved steadily toward the University of Santo Tomas on España Avenue and eventually liberated the American prisoners of war detained there. Since then, many Filipinos have remembered this date as the "Liberation of Manila." It is amazing what official commemorations can do to distort history.

The Liberation of American POWs in UST is not the Liberation of Manila or the Philippines in 1945. In recent years survivors of that war have come forward and shared their painful stories, stories they have kept in their hearts for decades because they did not want to reopen wounds which they thought had healed. The underside of the so-called "Liberation of Manila" are the casualties of war—thousands of old folks, women and children murdered by Japanese marines south of Manila. Few of us realize today that many Filipinos were killed by "friendly fire." Today these victims would be described as "collateral damage." Filipinos who were unlucky enough to be on the southern side of Manila where the Japanese holed up only to be killed by American shelling from the Northern side of the city, across the Pasig River. By expanding our focus from mere "liberation" to the "Battle for Manila" we open ourselves to other angles, other views of the same story.

Douglas MacArthur thought Manila would be taken easily and with little loss to life and property. He thought he could take Manila by the end of January 1945 and hold a victory parade on what is now Roxas Boulevard. He also wanted, for sentimental reasons, to take the Manila Hotel which had served as his home before the war. Gen. Tomoyuki Yamashita, commander of the Japanese forces in the Philippines, had abandoned Manila earlier and moved up north to the mountains of Luzon in preparation for a long and bloody battle.

Manila should have been spared but then Rear Admiral Sanji Iwabuchi, head of the Japanese naval forces who was not under Yamashita's command, decided to stay and fight to the death. What is not so well-known is that the admiral had never been given command of a ship after he survived the sinking of a battleship under him. When he arrived in Manila in 1944 he declared that he would not leave Manila alive. This makes me doubt the popular belief that the death and destruction in Manila was caused by Koreans serving in the Japanese navy. We should really look into this terrible page in our history, not only to blame the criminals, but to bring closure into our lives.

By the evening of Feb. 3, 1945 UST and areas north of Manila were liberated, but all bridges on the Pasig were blown up by the Japanese. Most of Escolta, Sta Cruz, Quiapo and Chinatown were torched. Civilians were massacred in: Intramuros, Ermita Church, De la Salle on Taft Avenue, San Juan de Dios Hospital etc. We can imagine being beheaded by a sharp samurai, but this was rather tedious so to save on ammunition and effort, Filipinos were rounded up in buildings which were then doused with gasoline and burned. Sometimes grenades were thrown inside these houses to speed things up. Women were fair game and were often raped before execution. Some were brought to the comfort of the Bayview hotel to be violated by more than one man.

On Feb. 27, 1945 MacArthur turned Manila over to the restored Commonwealth government in Malacañang, but the Battle for Manila was still raging. On March 3, 1945 a month since the UST was liberated, the Battle for Manila officially ended leaving: 100,000 Filipinos (that's 10 percent of the estimated one million population) 16,000 Japanese and 1,000 Americans dead.

Manila was liberated but it was the second most devastated city after World War II.

* * *

Comments are welcome at ambeth@admu.edu.ph

Governance and driver-mechanics

COMMENTARY

Dr. Alejandro W. Clemente

THE LITERATURE and training programs on good governance have proliferated over the years. Yet, today many agree that governance is worse than what it was before. Corruption and inefficiency have become rampant.

Our government officials keep talking about governance and transparency but mainly to mask their activities making money off government transactions. By their actions, they have corrupted our political system into a democracy "poor" the people, "buy" the people and "off" the people. How do you inject morality? You cannot tell crooks to stop robbing.

Amid so much literature on governance, I will try to simplify and hope to put us all on the same wavelength on what Philippine governance really needs.

Let us imagine that the country is just a barangay. Running barangay affairs in delivering services is like driving a car. The driver-mechanic knows when to turn, when to speed up or slow down and when to stop. Unlike many politicians and columnists who just keep carping about problems without knowing the solution, the driver-mechanic knows how to troubleshoot to spot and solve a problem.

It is not enough that the driver-mechanic has excellent technical skills. He must also have a conscience and serve the people. His job is to drive for the barangay, not to enrich himself at the expense of the people.

Becoming a good driver-mechanic cannot be done by just reading books. It is like riding a bicycle. You can read all the books about bicycles but until you get on one and fall and get bruised along the way, you will never learn how to ride a bicycle. The only way to become a driver-mechanic is to get behind the steering wheel and drive.

Will the barangay residents select the driver-mechanic to handle barangay affairs? In most instances, no. The barangay mentality has been conditioned by media and politics to look for barangay *"tambays"* or street boys who are popular but know little about how to drive and troubleshoot. This explains why we are stuck with popular street guys running the country who mouth standard slogans but know little about driving and troubleshooting on matters of governance. Many columnists and politicians who talk about the economy could not even pass Economics 101.

At this critical moment when dwindling resources can hardly sustain our population and when competing in the global market has become intense, the more reason we need driver-mechanics to run the government. Unfortunately, our voters keep favoring street boys.

The culture of favoring street boys directs our energies to politicking. But we can eat only bread, not politics. That this culture has become pervasive causes driver-mechanics in government to organize their work not to deliver but to win goody points, to become popular like the street boys. Many become corrupt.

There are plenty of good driver-mechanics even from the private sector who are prepared to sacrifice provided the government is serious about governance. I belong to a group known as Filipinos in the UN consisting of retired Filipino officials in the UN. They excelled while at the UN helping other countries improve governance. They are prepared to work even for free to return something to this country but no one will volunteer for as long as they perceive government as not being serious about governance.

For presentation, let us confine governance to setting policies, delivering goods and services, and instituting reforms to make the government more efficient and effective. Where are we strong and where are we weak?

We are all right with setting policies and making plans. Our policy-makers and citizens can outtalk their counterparts in other countries anytime in setting policies within the framework of democracy. Setting mission statement has become second nature with our organizations. We seem to fiddle too much with policies and plans that sometimes I get confused as to which policies and plans are operative.

I submit that Filipinos are very good in the delivery of goods and services. Critics assert that we are just good in goal setting and planning but poor in implementation. I do not agree. Let me cite an example from my experience at DECS. Before any transaction could be done, that transaction had to be backed by funds authorized by the Department of Budget of Management (DBM). Usually, this comes by way of NCA or notice of cash allocation. As undersecretary for administration and finance then, I should be the first one to be informed of any NCA. To my surprise, regional offices and contractors already had copies of NCAs with the transactions awarded in principle to favored contractors and suppliers even before I receive the formal communication from DBM. How much faster than that can you get?

Another example was Palarong Pambansa which I managed from 1994 to 1998. This would bring together 12,000 student athletes every year, about the same number in the Olympics. Unlike the Olympics which has eight years lead time, we only had 12 months to level an open field and put up the facilities. That is because we could not start anything until Congress approved an annual budget. It was a stressful operation. Like basketball, it was always a last two-minute affair. Somehow, everything got ready on opening day.

I submit that it is in making reforms for effective governance where Filipinos are weak. Let us look at a simple reform. At DECS, I instituted a routing slip where at every step of the paper trail, I would know who signed and how long the paper stayed with that person. Some were not happy with this.

Rebel friends who have joined the government complain that they even find it difficult to make reforms. As elected officials, they would be approached by their constituencies about expenses for a wedding or a funeral. Since they do not earn much, they have to find extra funds. The next thing they know, they also begin to take interest in government transactions to generate extra funds. It is therefore no wonder that with capital outlays such as roads and buildings, some 20 to 40 percent are lost somewhere that go to politicians and facilitators.

If we expect this country to go anywhere, it is time to put driver-mechanics with a conscience in charge of the government at every level.

We also need to institute the reforms to make government efficient, effective and transparent. The reforms will not only instill output-orientation and discipline among officials and the citizenry. They would also showcase values that our people seem to have forgotten which are necessary to make ours a better world: to be pro-God, pro-people and pro-nature.

If the current administration can do these, it leaves behind a profound legacy not just to succeeding administrations but also to the next generation of Filipinos. Putting driver-mechanics in charge and instituting reforms would be the only way to liberate ourselves and achieve finally the unity, peace and progress that have always eluded us.

Dr. Alejandro W. Clemente is a former undersecretary of the Department of Education.

PHILIPPINE DAILY INQUIRER LETTERS

Makati needs the UVVRP

THIS is in response to the letter sent by Mr. Ed Dames of Pasig City regarding the suspension of the Unified Vehicular Volume Reduction Program (UVVRP), popularly known as the color-coding scheme.

Dames describes the decision to exempt Makati from the three-week suspension of the color-coding scheme as "ridiculous." We disagree.

On the day the Metropolitan Manila Development Authority (MMDA) announced its decision to suspend the color-coding scheme, we already stated why we are keeping it in Makati.

For the information of Dames and your other readers, we would like to reiterate our concern over the large volume of vehicles that pass through our city, particularly through the Central Business District (CBD).

The headquarters of major local and foreign companies, banks and financial institutions are in Makati. Our city is host to nearly all the embassies. Six five-star hotels are in Makati, as well as big shopping malls, and hundreds of restaurants and entertainment establishments. During daytime, Makati's population reaches 1.2 million, and nearly all of that are in the CBD. These are the people who work, do business or regularly visit Makati but are not Makati residents. We have a vehicle volume of more than 300,000 vehicles on workdays, owned mostly by transients and visitors. If we factor in the public utility vehicles plying the CBD route, the conclusion is inescapable: there is an excessive concentration of vehicles in a relatively small area, which is the Makati CBD.

Even with the color-coding scheme, Makati experiences heavy traffic build-up on its main roads. Lift the scheme and you open our city to more vehicles. One can only imagine the traffic nightmare, not to mention the lost man-hours and frayed nerves, if we do not have the UVVRP in Makati.

—JOSELITO SALGADO,
officer-in-charge,
Information and Community
Relations Department,
Makati City

Agreeing and disagreeing

I DISAGREE with Maj. Gen. Fortunato Abat, in his letter to the editor of Feb. 7, 2003, when he said that there are those who would like to monopolize both legislation, and the rewriting of the Constitution.

I think no one or no political party has the ability to monopolize political actions or initiatives such as Charter change. For our representatives are elected by their constituents and thus have a responsibility to them.

Yes, I agree with the general when he said that the Speaker and his colleagues in Congress would be part of the system that is going to be changed and reformed, for legislation of laws needs non-partisan thinkers like our present legislature have, to implement it. They will be called members of parliament.

Aren't our present legislators independent and freely elected delegates of their constituents, thus giving them the right to sit as a whole body in a Constituent Assembly? As long as they will practice true representation and representation with honest-to-goodness responsibility then there is nothing wrong with it.

I think we have to start trusting our elected leaders in pursuing plans for a Constituent Assembly. We have to do away with our thinking of the motives whether personal or political of our leaders. Let us leave the effecting of changes for the betterment of our country to our veteran politicians and technocrats.

I also agree with the general that the urgent task facing the nation is to start the groundwork for constitutional change now except that not through a constitutional convention but through a Constituent Assembly.

—JOSE CRUZ,
85 Kamuning,
Quezon City

Exploitation of 'child-soldiers'

I APPRECIATE the straight and honest depiction of child exploitation by the communist terrorists in your editorial cartoon last Jan. 18, 2003. You have clearly illustrated the exploitation of "child soldiers" by the communist terrorists in the pursuit of their own selfish interests. This is a gross violation of Republic Act 7610 on the Convention on the Rights of the Child which states among others, children below the age of eighteen (18) years shall not be recruited nor be allowed to take part in fighting or used as guides or spies. The child has the right to protection from armed conflict and the right to survival, education and development.

The grim picture of a child-soldier being exploited sends a clear message to the reading public about a serious violation of the child's rights. Hopefully, this will awaken our citizenry particularly the parents, on the atrocities, abuses and deception of the communist terrorist movement in the furtherance of their armed campaign and in sowing terror. The cartoon was a genuine display of concern.

—RONALDO D. GARCIA,
lawyer, Sta. Ana, Manila

IF you have any complaints, grievances or suggestions about the treatment of news and photos by the Inquirer, you may write to the Readers' Advocate, Philippine Daily Inquirer, Chino Roces Avenue, corner Yague and Mascardo Streets, City of Makati or send a fax to Nos. 897-4793, 897-4794, or e-mail readersadvocate@ inquirer.com.ph

Writers of letters to the editor are requested to include their complete address and telephone or pager number or e-mail address for verification purposes. The Inquirer will not publish any letter unless such information is supplied.

Clarification on Lina's Baguio speech

THIS is to clarify an item in the news titled "Lina says he'll really quit if 'jueteng' is not stopped," which was lifted from my speech during the Baguio conference on righteousness last Wednesday.

In the ninth and 10th paragraphs of said article, I was quoted to have allegedly said "There are policemen who do not arrest (*jueteng*) suspects. I am not saying that all of them do not. I am saying there are policemen who (protect) gambling lords. If I had to pursue this time of action, maybe everyone would be relieved."

To put it in the proper perspective, please be advised that I corrected my last statement in the same conference, and clarified that though there are bad cops, there are still a lot of good cops in the service who are ready to follow a moral leadership by example when they see one of its kind. I said and repeated this correction and clarification several times during the conference.

—JOSE D. LINA JR., interior secretary,
Diliman, Quezon City

Clarification on closure at Eastwood

I WRITE in response to an item in Rina Jimenez David's column on the closure of a restaurant at Eastwood City by the Fire Marshall.

Firstly, let me say that the fire marshall is an officer of the Bureau of Fire Protection, DILG. The City Mayor has no authority over him.

Secondly, thank you for believing that I am not capable of raising campaign funds in "so boorish a manner."

Finally, I have directed Col. Elmo San Diego of the PNP City Hall Station to investigate the alleged attempt to extort money as you reported. I hope your informant will cooperate.

My inquiry indicated that there is only one restaurant closed in Eastwood City partly for lack of fire clearance because it had no fire exit. So I assume this is what you are referring to.

Here are the facts:

This restaurant was granted a permit in July 2001 as a restaurant (eating place) and billiard hall (amusement place) on condition that the owner submits the fire safety clearance and sanitary permit on or before Oct. 31, 2001. He failed to do so.

In 2002 the establishment did not renew its business permit, hence it was operating without a permit. In May 2002 a routine inspection revealed that the establishment has a cocktail lounge with two VIP rooms and karaoke facilities that was operating since July 2001. Moreover, its 55 employees did not have occupational permits. The establishment was given due notice, in writing, to submit its comments within five working days. No record of compliance exists.

Finally, on Jan. 9, 2003, a Thursday, the establishment was ordered closed for violations of the Quezon City Revenue Code of 1993. The owner moved quickly to provide a fire exit, get a fire clearance, pay all taxes and amend its permits to include the cocktail lounge with VIP rooms and karaoke equipment. The employees also applied for a mayor's occupational permit. Having then complied, for the first time, with all safety requirements, the closure order was lifted on Jan. 14.

Since City Hall started going after establishments operating without business permits, as in this case, the number of legitimate businesses in Quezon City increased tremendously. Furthermore, because of the computerized system I have installed, getting a Business Permit now takes only days at most. To cite the statistics, as of Feb. 7, 11,811 permits have been granted. Last year, on the same date, only 2,868 permits had been issued.

—FELICIANO BELMONTE JR., Office of the City Mayor, 3/F High Rise Building, Elliptical Road,
Diliman, Quezon City

A careful interpretation, not a flip-flop

THE BIR did not flip-flop on VAT on professionals but only rendered a careful interpretation of a new BIR regulation on the VAT application to professionals and artists (Revenue Regulations No. 1-2003).

On the issue asked of Director Ruperto Somera last January 27, 2003 at the Kapihan sa Maynila particularly the question of whether or not journalists are included in the term professionals subject to VAT, he said "While journalists are not categorically listed in the law or regulation, the commissioner, with the approval of the finance secretary may expand the definition of "professionals" by way of interpretation and pursuant to his authority to interpret provisions of the Tax Code, include others who may fall under the definition.

His statement is legally supported by Section 4 of the National Internal Revenue Code of 1997, which explicitly states:

"Section 4. Power of the commissioner to Interpret Tax Laws and to Decide Tax Case. —The power to interpret the provision of this Code and other tax laws shall be under the exclusive and original jurisdiction of the Commissioner, subject to review by the Secretary of Finance."

As can be noted from this section, the power to interpret the term "professionals" originates and belongs exclusively with the Commissioner of Internal Revenue and not the courts or other government agencies. The only limitation imposed on this original and exclusive power to interpret tax laws is that the commissioner's decision is subject to the review of the finance secretary. Therefore, if the interpretation of the commissioner of tax law as recommended by him is signed by the finance secretary, it carries a legal finality.

The statement of Director Somera is not a flip-flopping of interpretation of the VAT on professionals under RR 1-2003, but as a steady and careful development of a recent interpretation of the term professional and individuals subject to VAT, in order to increase the tax base to raise the much needed revenue for the government.

—DR. EMMANUEL E. ACUÑA, PAUL F. AGCAOILI, PIED staff, Bureau of Internal
Revenue, Intramuros, Manila

Rising dangers in North Korea: Rumsfeld

News Analysis

Robert Burns

WASHINGTON—The official Bush administration view of North Korea's nuclear breakout is that, while troubling, it does not amount to a crisis. Yet that is exactly the word that comes to mind when Defense Secretary Donald H. Rumsfeld talks about its dangers.

To Rumsfeld, it's not simply a matter of North Korea becoming a nuclear weapons state. The CIA estimates that the communist-ruled country has had one or two nuclear weapons for nearly a decade.

In his view the bigger danger is that, by cranking up a nuclear weapons production complex that had been idled under UN seal since 1994, a cash-starved North Korea could produce enough nuclear materials to sell to terrorist states or terror networks who might make America a target.

"It's pretty clear that if they restart that reprocessing plant, which they seemed to indicate they intend to do, that they could have nuclear materials sufficient to make an additional six or eight weapons," Rumsfeld told delegates to a European security conference on Saturday.

He said they could have that many extra weapons by May or June. As "the world's leading proliferator" of ballistic missile technology, it would not be hard to imagine that North Korea would sell some of that extra nuclear material on the black market to al-Qaida or Iraq, Rumsfeld said.

That, in Rumsfeld's view, is a frightening example of the nexus between terrorism and weapons of mass destruction. It's a principal basis of his argument for why Iraq must be disarmed sooner rather than later, before it acquires a nuclear weapon.

There's still another worry about North Korea's nuclear ambitions beyond the obvious possibility that it could launch a nuclear attack or blackmail others by threatening one. There is a fear that a nuclear-armed North Korea could lead others in the region, including Japan, Taiwan and South Korea—which once had a nuclear program but gave it up—to decide they, too, must have the ultimate weapon.

Although Rumsfeld and the US military are preoccupied with preparing for war against Iraq, to begin perhaps as early as this month or next, it was clear from the defense secretary's comments in Europe last week that he has decided a case can be made for confronting North Korea in some way.

President George W. Bush had said a number of times in recent weeks that the United States has no intention of invading North Korea, although on Friday he mentioned that "all options are on the table."

Rumsfeld has not suggested a military solution to the North Korean problem, but he has mentioned that the North Koreans—like the Iraqis—are on the State Department's list of terrorist states. Both, along with Iran, are in the "axis of evil" that Bush condemned a year ago.

In an interview with reporters traveling with him Friday, Rumsfeld predicted that North Korea would become "within a year or two or three" the leading example of why, in his view, the set of international treaties and agreements designed to stop the spread of nuclear weapons is failing.

He said the problem is too big for any one country to handle alone.

"It's going to take an enormous effort across the globe," he said.

War with North Korea would be a risky proposition. The country has an extraordinarily large and well-concealed arsenal of artillery within range of South Korea's capital, Seoul, as well as stocks of chemical and possibly biological weapons not to mention the one or two nuclear weapons. AP

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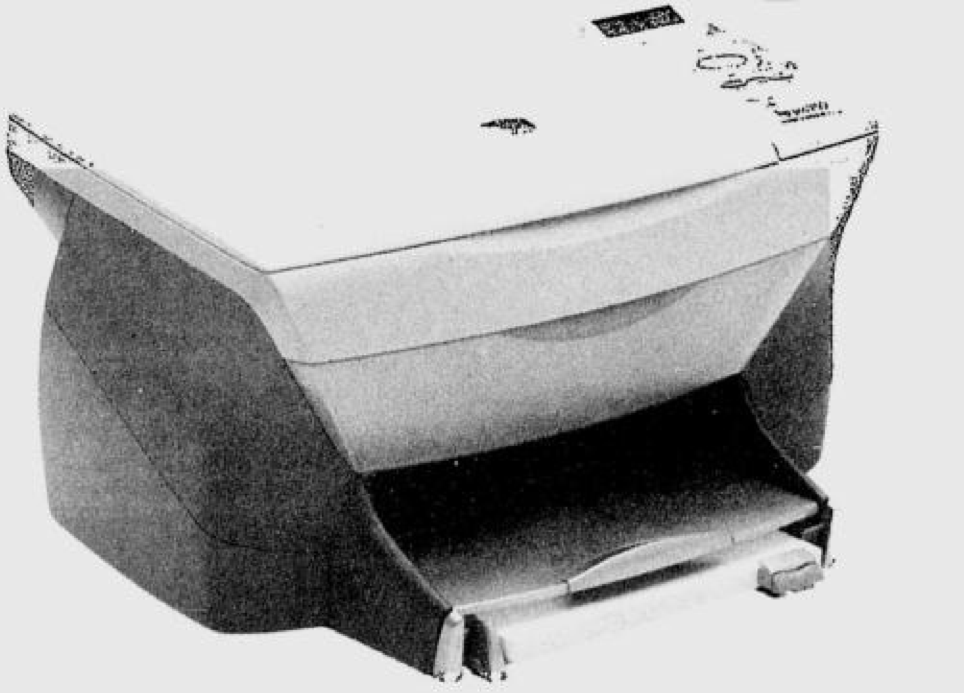

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The WORLD

Editor **Luverne B. Gueco**

Meeker Iraq allows U-2 use

UNITED NATIONS—Iraq has agreed unconditionally to overflights by U-2 surveillance planes, a key demand of UN weapons inspectors, Baghdad's UN ambassador said on Monday.

Ambassador Mohammed Aldouri told reporters he had delivered a letter to chief UN weapons inspectors Hans Blix allowing the flights over all parts of the country.

He also said Iraq was drafting legislation to prohibit its citizens from dealing with weapons of mass destruction.

Those issues, along with allowing Iraqi scientists to be interviewed without the presence of officials, were demanded by Blix and Mohammed Elbaradei, his colleague in charge of nuclear arms inspectors, before talks they held in Baghdad at the weekend.

Iraq had allowed the private interviews with the scientists last week and indicated it would respond to the other two requests but had not done so during the Baghdad visit.

"Iraq has already accepted the surveillance of the U-2s over Iraq," Aldouri told reporters. "This is a decision made in Baghdad." Asked if the decision to allow the flights was unconditional, he said: "Yes." The planes would be loaned to United Nations inspectors by the United States.

Asked about anti-weapons legislation, which has been in UN resolutions since 1991, Aldouri said, "It will be issued very soon. The legislation would ban all Iraqi citizens, public or private from having any weapons of mass destruction."

Baghdad had resisted the U-2 flights, saying it could not guarantee their safety in the self-declared US-British no-fly zones over northern and southern Iraq.

Aldouri also said that Blix and Elbaradei received 24 documents from Iraqi officials during their weekend visits "explaining a lot of the points remaining outstanding." "We are looking to the international community to act. We are working hard to avoid war," he said.

The Baghdad meetings, on Saturday and Sunday, were a prelude to crucial reports Blix and ElBaradei will deliver to the UN Security Council on Friday before it considers what steps to take next.

Blix appeared somewhat pessimistic, however, about the information he had received. In Athens, he told Reuters he was still awaiting new evidence to fill in gaps in Iraq's past banned weapons programs. *Reuters*

RONA Ramon, wife of Israeli astronaut Ilan Ramon, holds hands with their youngest son Yiftah during a state ceremony honoring Ramon, at Ben Gurion International Airport, near Tel Aviv, Israel, Feb. 10. AP

Crucial piece of Columbia recovered

WASHINGTON—Investigators have recovered part of the space shuttle Columbia's left wing, considered crucial to the investigation into why it disintegrated on reentry, killing the seven astronauts aboard, Nasa said Monday.

The piece of reinforced carbon-carbon material measuring 26-27 inches long with 18 inches of wing structure attached was recovered Thursday east of Fort Worth, Texas, Nasa deputy associate administrator Michael Kostelnik said.

"I don't know exactly which section that is along the wing," he said. "And there wasn't certainty among the people who had recovered it as to for sure, you know, which piece it was."

The wing piece included some of the reinforced carbon-carbon material that formed the heat shield on the leading edge of the shuttle's wing and also some of the ceramic tiles that protected the underside of the craft from the searing heat of reentry, he said.

Kostelnik said engineers were examining the piece at Barksdale Air Force Base in Louisiana, where a probe of the shuttle disaster is being conducted.

Columbia broke up on reentry Feb. 1, 16 minutes before its scheduled landing in Florida, scattering flaming debris over several states.

Investigators are still trying to figure out why temperatures on the shuttle's left side spiked in the minutes before it broke up, creating drag on the left wing that caused a loss of control.

And as experts pore over parts from Columbia, the investigation is to enter a new phase, Nasa administrator Sean O'Keefe said Monday.

The investigation "is moving at a very important rate at this stage" O'Keefe told reporters at a Washington news conference.

"The evidence and material debris has been collected and it is moving now toward consolidation at the Cape Canaveral Kennedy Space Center," said the Nasa administrator.

Under fire from critics after putting forward then retracting last week certain theories, Nasa placed the inquiry under an independent commission, the Columbia Accident Investigation Board. *AFP*

Mystery disease kills 5, infects 305 in China

BEIJING—Authorities in southern China's Guangdong province called for emergency measures to combat a mysterious lung virus that has so far stricken 305 people and killed five, officials said Tuesday.

Guangdong's top leader Zhang Dejiang has called on the provincial health department to set up an emergency experts group to investigate the causes and sources of the "atypical pneumonia" and take measures to curb the spread of the disease and further fatalities.

Of 305 people so far struck down by the disease, some 105 of them are medical workers, an official at the Guangdong Department of Health told AFP.

He denied Hong Kong press reports that the disease was caused by the deadly anthrax bacteria.

"This is not caused by anthrax. Experts are still investigating the cause and source of the virus," he said.

Of the total number stricken by the disease 59 have already recovered and left hospital.

Doctors in the province are urging citizens to immediately seek medical help if they develop symptoms of the air-borne, communicable virus that includes fever, dizziness, muscle soreness and bouts of coughing.

Cool weather in the area favored the spread of the disease, one doctor told the Xinquai Express, as a wide difference in daily temperatures also worked to lower the immune systems of those susceptible to the disease. *AFP*

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Suspect reveals details of Bali bomb attacks

Israel shuts down West Bank, Gaza

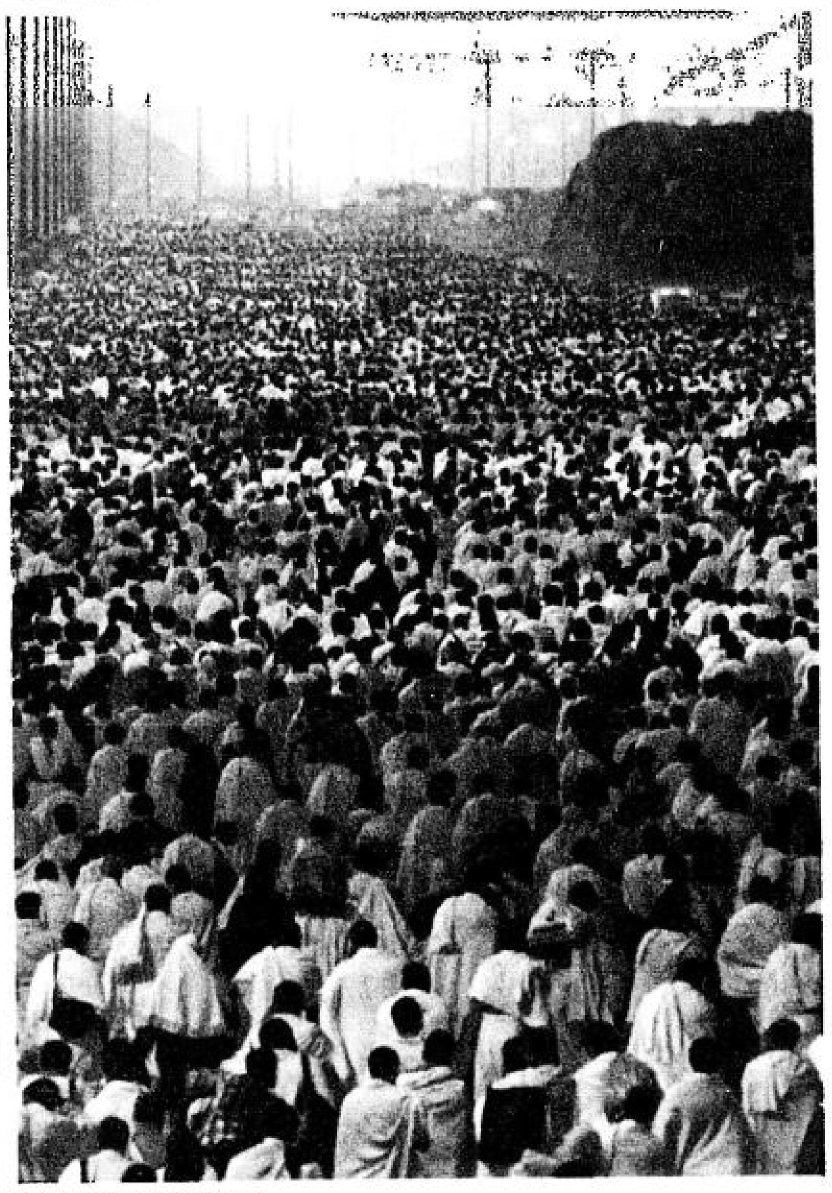
JERUSALEM—Israel clamped a total closure on the West Bank and Gaza Strip late Monday, banning all Palestinians from entering Israel, the Defense Ministry said, citing warnings of Palestinian attacks in the making.

Earlier Monday, Israeli troops killed two suspected Palestinian militants, including an unarmed fugitive, and caught a would-be suicide bomber who hid an explosives-laden suitcase in a hotel.

Defense Minister Shaul Mofaz canceled measures aimed at easing restrictions during the Muslim Feast of the Sacrifice holiday this week, the ministry said. Quoting unnamed military sources, Army Radio said that there were reports unusual in their severity about intentions of militants to carry out terror attacks in the coming days.

Total closures are infrequent, though Israel has severely restricted access for Palestinians to Israel throughout 28 months of fighting.

The military had said it would ease restrictions for workers to enter the country and would allow Palestinians over 45 years of age to pray at a hotly disputed holy site in the Old City of Jerusalem during the holiday. "The defense minister also instructed the (Army) to exhibit extra sensitivity toward the Palestinian population during the holiday," read a military statement issued earlier Monday. *AP*



FOR MOHAMMAD
Nearly two million Haj pilgrims make their way to Muzdalifah after performing Wuquf on the plain of Arafat, near Mecca, Feb. 10. Pilgrims, as part of the Haj, retrace the footsteps of the Prophet Mohammad from 14 centuries ago by spending the night in Muzdalifah, before spending three nights in Mena for the stoning of the devil ritual. REUTERS

Apologizes to families of victims

DENPASAR, Indonesia—A key suspect in the Bali bombing publicly gave details on Tuesday of how the deadly terror attacks were carried out and apologized to families of the victims.

"Our target was America and its allies because they are the international terrorists," Ali Imron told a press conference at Bali police headquarters before an on-site reconstruction of the blasts which killed more than 190 people.

The aim was to wage jihad (holy war), said Imran, who transported the bomb part of the way to the blast site.

"I admit that I cannot lie to my heart. With this Bali incident my heart regrets it . . . I apologize to the families of the victims, especially Indonesians, and also those from abroad." Imron, clad in a blue prisoner uniform, faces the death penalty if convicted. He gave precise details of how the van bomb, which exploded outside the Sari Club in Kuta and caused most of the deaths on Oct. 12, was assembled.

Imron said plans to trigger off that bomb with a mobile phone were aborted after a suspect who is still at large, Idris, mistakenly took the phone away. But he gave no details of how the blast was actually triggered off.

Imron drove the van part of the way and said he handed over the wheel to a man called Arnasan, alias Iqbal 1, who parked it outside the club.

He said he himself left on a motorcycle with Idris for Denpasar to the north of Kuta where they activated a bomb near the US consulate with a handphone.

Police say the blasts were the work of regional terror group Jemaah Islamiah, which is thought linked to al-Qaida.

Imron, 30, a brother of two other key detained suspects, said the bombings were planned by "our group" but did not elaborate.

"I swear, I am a Muslim, and by God, that the Bali bomb incidents are purely the doing of our group . . . there is no one manipulating us, no one supporting us as we have often recently heard reported," said Imron.

"We should be proud of the capability of our group as sons of the Indonesian nation. The mistake that needs to be pointed out is the way we apply it," he said.

Police say that detained Indonesian cleric Abu Bakar Bashir is JI's spiritual leader and expect to charge him over the Bali bombings.

"I admit that the structure of my leadership is with him (Bashir) but I have never implemented his orders," Imron said.

He described his detained brother Ali Ghufron, also known as Mukhlas, as "a man of Abu Bakar Bashir" and said another key detainee, Iman Samudra, was also.

Chief Bali bomb investigator I Made Mangku Pastika said only one of the three bombs was remotely activated using a handphone—the one that blew up near the US consulate, causing no injuries.

The blast at Paddy's Bar was caused by TNT inside a jacket worn by a man identified as Feri, alias Isa or Iqbal-2, an apparent suicide bomber.

The van blast came seconds later outside the nearby Sari Club.

Pastika said the van contained 12 plastic filing cabinets containing a total of 1,125 kg (2,475 pounds) of "black powder," detonators and detonating cord. Another cabinet contained 25 kg of TNT.

The van had a full fuel tank.

Pastika said Dulmatin, who is still on the run, gave instructions on how to detonate the bombs. Imron later briefed Arnasan on how to detonate the van bomb and Feri on how to set off the jacket bomb.

Imron said 900 kg of potassium chlorate, 150 kg of sulphur and 75 kg of aluminum was used to create the chemical components of the van bomb.

He said the chemicals were prepared for about one week at a rented house in Denpasar by Abdulghoni, Umar Arab and Tarjio, alias Sawat. The jacket bomb was assembled by a Malaysian called Azhari who is being sought by police. *AFP*

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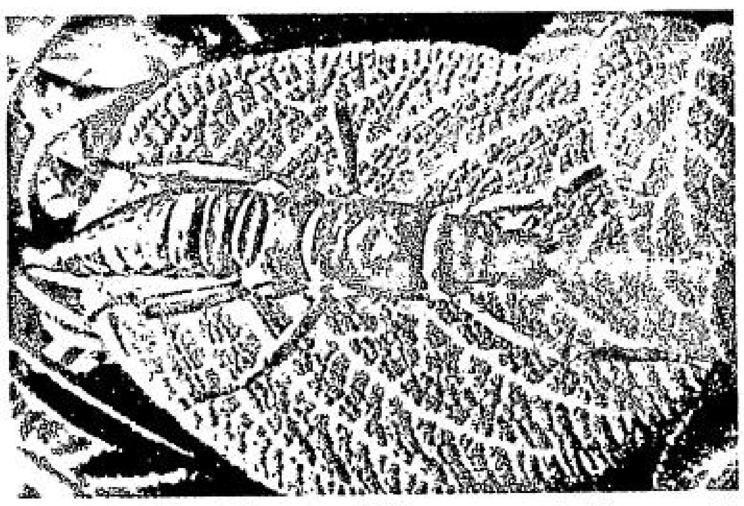


A female Lord Howe Island phasmid (Dryococeus australis). AFP

Rescue mission begins for rarest invertebrate

By Jack Taylor

SYDNEY—It is one of the world's strangest creatures, existing only on a single barren rock in the South Pacific ocean and it has become the object of one of the most ambitious endangered species projects ever undertaken.

Meet the Lord Howe Island phasmid, so named because it was found only on the subtropical island 770 km northeast of Sydney until wiped out by rats that made their way there from a shipwreck in 1918.

Now the insect is within sight of taking its revenge on the rats.

Presumed extinct for 80 years until rediscovered two years ago, the phasmid is the rarest and most endangered invertebrate in the world, possessed of a rare reproductive ability found in few other creatures.

Females can reproduce without male assistance in a process known as parthenogenesis, through which unfertilized eggs hatch as clones of the female that laid them.

The cigar-shaped insect was rediscovered on Ball's Pyramid, a tall rock 23 km off Lord Howe during an expedition by Australian National Parks and Wildlife Service (NPWS) scientist Nick Carlile, in 2001.

Three female phasmids were found under a single Melaleuca bush perched precariously in a harsh landscape on the upper slopes of the Pyramid, which at 550 meters is the tallest sea stack in the world.

It was thought at first to be all-female, but a subsequent expedition in 2002, discovered several males in a relatively buoyant population of 24 animals.

In a project funded by the Natural Heritage Trust, an NPWS team led by Carlile, a threatened fauna specialist, will bring the insect back from its sea stack exile.

Then the NPWS will attempt to eradicate the rats from Lord Howe and hopes to reintroduce the phasmid to its natural island rain forest habitat in about five years time.

A rat eradication feasibility study is underway on Lord Howe and if successful, the program would make Lord Howe Island (population 300) the largest habitated island on earth completely free of introduced mammals.

Carlile and two Lord Howe Island Board rangers Dean Hiscox and Chris Hanson will begin the rescue project within a few days, jumping off a boat on to a steep rock shelf at the base of Balls Pyramid, which is surrounded by shark-infested waters Then they will set up a base camp before scaling an almost vertical slope, locate, observe, video and collect four of the nocturnal creatures—two males and two females—overnight.

"In the very best conditions it is going to be tricky," Carlile told AFP from Lord Howe Island.

"It is an uncomfortable climb, working on slopes 60 percent or more and fairly unconsolidated without anything to hold on to.

"We plan to descend at dawn on the following day and transfer the specimens into a boat.

"At the moment it's pouring rain here and the wind is coming from the wrong direction, but we are hoping for a wind shift by the weekend and we'll probably only spend one night there." The phasmids will then be flown to two breeding sites on mainland Australia, one at Melbourne Zoo and the other at Insectus, a community education facility in Sydney.

They will live on a diet of specially imported Lord Howe Island Melaleuca shrubs while laying the eggs hoped to guarantee the future of the species.

Like Lord Howe, Balls Pyramid is the eroded remnant of a much larger volcanic island created about 6.5 million years ago. *AFP*

AIDS FIGHTERS
Zinhle Thabethe, second from left, leads fellow singers of Durban, South Africa, Feb. 10, during the 10th annual Retrovirus Conference in Boston. Over 3,900 researchers and clinicians from around the world are scheduled to meet in Boston from Feb. 10 through 14 for the AIDS conference. AP

Iran's nuke energy plans alarm US, European Union

WASHINGTON/TEHRAN—The United States expressed grave concern on Monday that Iran, the third member of its "axis of evil," was trying to develop nuclear weapons after reporting ambitious atomic energy plans.

The head of Iran's atomic energy organization, Gholamreza Aqazadeh, said his country was poised to begin processing uranium for its atomic energy program.

A signatory to nuclear non-proliferation pacts, Iran insists its program is purely peaceful and has invited UN inspectors to verify its nuclear facilities later this month.

In Washington, US State Department spokesperson Richard Boucher said: "We continue to have very grave concerns that Iran is using its supposedly peaceful nuclear program . . . as a pretext for advancing a nuclear weapons program.

"Iran's ambitious and costly pursuit of a complete nuclear fuel cycle only makes sense if it's in support of a nuclear weapons program," he told a daily briefing.

Uranium must be enriched to be used, either slightly enriched for nuclear fuel or heavily enriched for a bomb.

UN and European Union officials called on Iran to sign a tough protocol to allow more thorough inspection by the UN's nuclear watchdog, the Vienna-based International Atomic Energy Agency , with little prior warning.

The other two members of Washington's "axis of evil" are Iraq —which the United States is preparing to attack if it does not demonstrably rid itself of alleged chemical, biological and nuclear arms programs—and North Korea, which has resumed production of plutonium that could be used for weapons manufacture in defiance of the international community.

Iran's first operational reactor is being built with Russian help in the southern port of Bushehr and is due to come onstream by early 2004. The United States has long insisted that Iran wants to use the plant to develop nuclear weapons.

Iran has said it is studying the feasibility of building several more reactors to meet the booming electricity demand of its 65 million people. *Reuters*

Sikh activist jailed for 1985 Air India blast

VANCOUVER, British Columbia—A Sikh activist was jailed for five years on Monday after becoming the first person to admit guilt in the 1985 bombing of Air India Flight 182, the world's deadliest act of aviation sabotage before Sept. 11, 2001.

Inderjit Singh Reyat, 51, pleaded guilty to manslaughter in the 1985 attack, admitting he had helped acquire materials used to make the bomb. But prosecutors said Reyat did not know who made the bomb and thought the equipment would be used to make bombs for use in India, and not to down a commercial airliner.

All 329 people aboard Flight 182 were killed when the Boeing 747 crashed off the Atlantic coast of Ireland on June 23, 1985. Fewer than half the bodies were ever recovered.

"The immensity of the catastrophe is almost indescribable," Justice Donald Brenner told Reyat. "It is important on a day like this that we not forget those who are not present. And on this day there are 329 of them."

The surprise plea came less than two months before Reyat and two other men were set to stand trial on murder charges.

Prosecutors lowered the charge against Reyat to manslaughter in return for his plea and left open the possibility he might be called to testify as a witnesses.

The bombing, as well as a parallel blast an hour before that killed two workers at Tokyo's Narita airport, were alleged to be the work of Sikh separatists seeking revenge for the Indian Army's 1984 storming of the Golden Temple, Sikhism's holiest shrine.

Police alleged that both bombs were built in British Columbia and loaded on to Canadian flights that connected with Air India jets by an unknown man who paid cash for the tickets but did not board the aircraft himself.

Reyat, who wore a dark blue turban and tan jacket to the courtroom on Monday, has already served 10 years on a manslaughter conviction for helping to build the Tokyo airport bomb. *Reuters*

'Economy class syndrome' death prompts concern

PERTH, Australia—The death of a 31-year-old Australian from deep vein thrombosis (DVT) a week after a long flight has thrown into sharp focus the need for a detailed study of the condition, an expert said Monday.

The man left behind a partner and child when he died of the so-called economy-class syndrome on Jan. 29, a week after returning to Perth from Africa.

He had complained of feeling ill and was eventually taken to Royal Perth Hospital where he collapsed and died.

Doctor Ross Baker, past president of the Society for Thrombosis and Haemostasis said the death of an otherwise healthy man from DVT showed the need for a scientific study to identify the causes and to try to prevent it.

"It makes me very sad that someone has died and we still don't know the fundamentals of what causes this and how we can prevent it," Baker said.

He said that of about 20,000 Australians who suffered from DVT each year, it was difficult to estimate the fatality rate, but once a large clot moves to the lungs about 5-10 percent die.

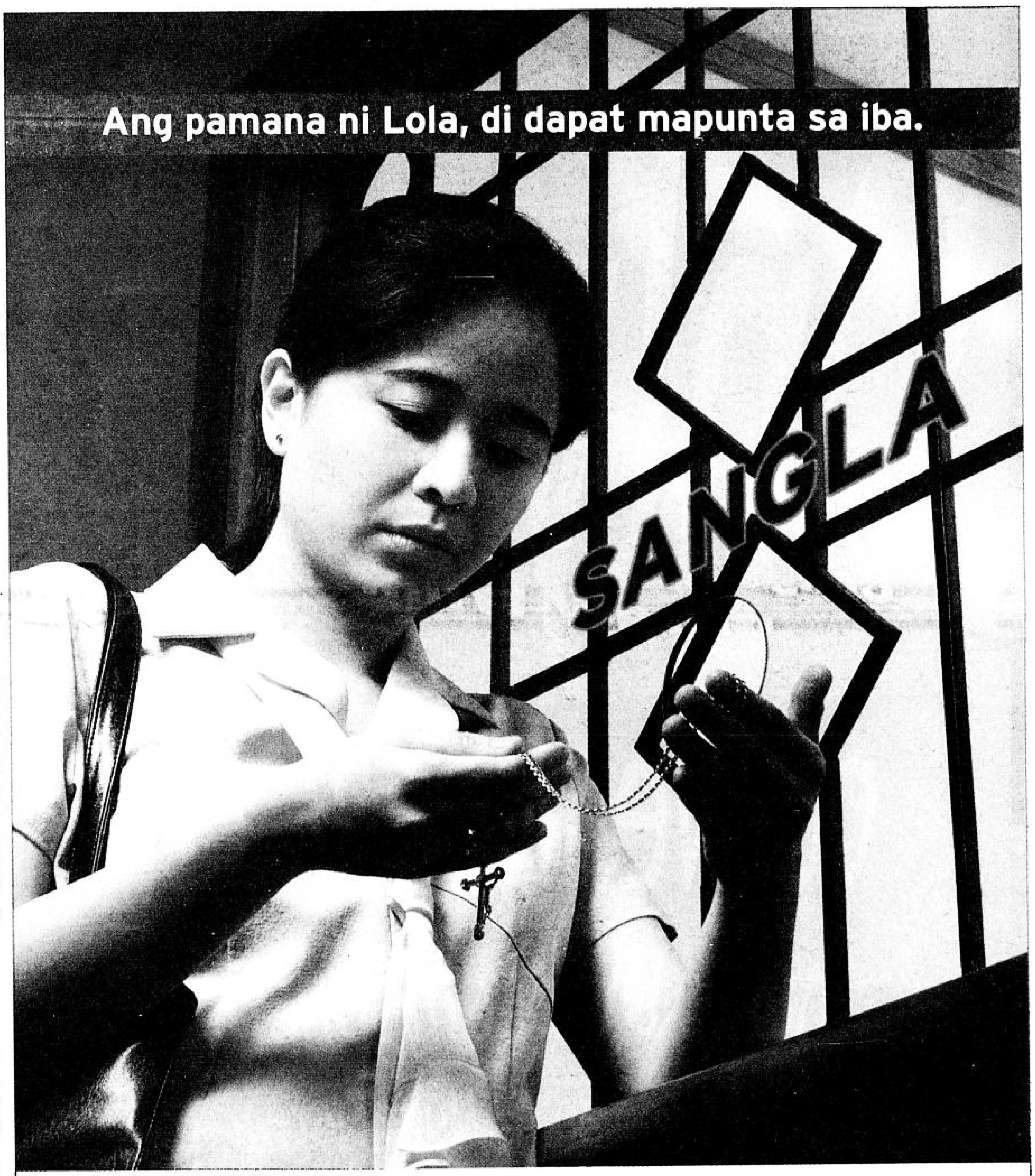
"That's what we want to prevent," he said.

Baker heads an Australian proposal, backed by the World Health Organization, to scientifically study DVT and travel.

But he says it has been stalled for several years due to lack of government support. Instead, the government launched a data matching study of its own which was due to report last year.

"The federal government has left the Travel study out in the cold—despite World Health Organization backing," he said.

"I'd like to see what their report shows—and what their response will be." Australians, due to the nation's size and isolation, are considered likely to be at greater risk of travel-related DVT because of the distances they travel by rail or road as well as by air. *AFP*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Army colonel relieved after ambush

DAVAO CITY—A ranking military commander in Southern Mindanao was sacked after seven of his men died in an ambush staged by the New People's Army (NPA) in Talaingod, Davao del Norte on Thursday.

Col. Pedro Curva, commanding officer of the 701st Infantry Brigade based in the province, was unceremoniously relieved on Saturday, according to Col. Rodolfo Obaniana, who replaced Curva.

Obaniana, a member of the Philippine Military Academy Class of 1974, arrived in Davao del Norte also on Saturday. He later handed Curva's relief order, signed by Maj. Gen. Fernando Alberto Braganza, commander of the Army's 7th Infantry Division based in Pangasinan.

Curva was visiting the ambush site in Barangay Sto. Niño when he received a radio message about his relief effective that day.

Six soldiers were also wounded, while the NPA managed to take away an M-60 light machine gun, three M-203 grenade launcher, an M-14 rifle, four M-16 rifles, a .45 cal. pistol, two combat radios, a Global Positioning System, an Icom radio unit, and 20 military backpacks.

The NPA's Merardo Arce Command said it staged a tactical offensive against the military.

"I am just a simple soldier and I follow orders. If the order is to relieve me, so be it. In my 35 years in the service, I have been a dutiful officer," Curva said.

Sources said Curva had been under evaluation by his superiors because of his operational lapses and shortcomings as head of the 701st IB.

Lt. Col. Agane Adriatico, head of the military's Civil Relations Group, said Obaniana was previously assigned as deputy commander of the 204th IB of the 2nd Infantry Division. *Ayan Mellejor and Anthony Allada with a report from Joselle Badilla, PDI Mindanao Bureau*

Boat capsizes; 3 dead

THREE persons were killed after a motorized banca capsized off the coast of Sarangani before dawn yesterday, the Coast Guard said.

Initial reports said the victims were a Doctor Maranon, a dentist named Dr. Gaudencio Mendoza, and an unidentified child, PCG spokesperson Lt. Armand Balilo said in Manila.

The MBca Lani Lyn, owned by a certain Alex Tan, sank in rough waters between Balut Island and Tinaka Point in Sarangani Bay at around 2:30 a.m.

The boat, which was unregistered, was carrying 20 passengers. Three of the passengers—Tony Anel, Eddie Pakabel, and Jun Dading—survived. *Philip Tubeza*

Ombudsman orders dismissal of Cadiz schools superintendent

By Carla P. Gomez
PDI Visayas Bureau

BACOLOD CITY—The Visayas Ombudsman ordered the dismissal of the school division superintendent of Cadiz City for grave misconduct after he was found to have sold to the local government P1.7 million worth of test reviewers for elementary and high school students that he himself authored.

The anti-graft agency also permanently disqualified Dr. Eutiquio Quiton from holding public office and forfeited all benefits that might be due him.

The four-page decision, penned by Graft Investigation Officer II Helen Catacutan-Acas in October last year, was approved by Deputy Ombudsman for the Visayas Primo Miro on Jan. 28. A copy of the ruling was obtained by the INQUIRER yesterday.

Quiton could not be reached for comment as he had reportedly gone on a three-month leave of absence without pay.

Bany Sarabia has been named officer-in-charge of the Cadiz City Schools Division.

Complaint

The Ombudsman's decision was based on a complaint filed by Editha Abalos, also of the Cadiz schools division, for grave misconduct against Quiton.

According to the complaint, Quiton violated Department of Education Culture and Sports Order No 101, Series of 1999, issued by then Education Secretary Andrew Gonzales, which stated that review classes and practice test brochures for the National Elementary Achievement Test (Neat) and National Secondary Assessment Test (NSAT) would be provided for free by the National Educational Testing and Research Center.

The sale of these practice test brochures is strictly prohibited with a warning that appropriate sanctions will be imposed on offenders, the complaint pointed out.

Despite knowledge of such prohibition, Quiton made his own reviewer-brochures for NSAT and Neat in 2000 and authorized the Cadiz City Printing Press to publish and reproduce his work, the complaint said.

The city government, using its Special Education Fund, bought on Aug. 18, 2000 the Neat and NSAT reviewers and the workbooks for the elementary grade, also authored by Quiton, from the Cadiz City Printing Press for a total cost of P1.7 million, the complaint said.

Counter-affidavit

Quiton, in his counter-affidavit, called the charges baseless and unfounded. He said the transactions being questioned had been authorized and approved by the Cadiz mayor's office and that he neither printed nor sold any workbook-reviewer to the school division.

But the Visayas Ombudsman said the fact that Quiton requested the city government to purchase 740 NSAT and 2,000 Neat reviewers-brochures that he authored "indubitably shows bad faith."

"(Quiton) caused the purchase of the reviewers/brochures and elementary workbooks he authored for P1.7 million in the course of his official functions, and thus had indirect financial or pecuniary interest in the transactions to the detriment of public interest," the ruling said.

The Visayas Ombudsman also noted that since the reviewers and workbooks were copyrighted, its printing would not have been possible without his approval.

"This constitutes clear evidence of use of power and authority by Quiton as he had access to all bids, he being the requesting officer himself, while his own work was one of those submitted for bidding," the ruling added.

"The conduct of the bidding was an exercise in futility if not a sham, because the respondent has naturally a vested interest in his own work, and he will surely profit," it said.

The ruling also noted that Arlene Togonon, the city auditor, had disclosed that all transactions for the acquisition of the NEAT and NSAT reviewers and workbooks authored by Quiton were disallowed on audit.

The Commission on Audit's notices of disallowance were issued because Quiton was found to have financial interest in these transactions.

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MISSING FOR 10 DAYS

Surigao priest found 'in state of shock'

BUTUAN CITY—The Aglipayan priest who was declared missing in Surigao del Norte last month has been found, but still in a state of shock, in Cagayan de Oro City, officials of the Iglesia Filipina Independiente here announced on Monday.

Felixberto Calang, interim Bishop of the Aglipayan Church in the Caraga Region, declined to give further details about the "recovery" of Fr. Melvino Resurreccion on Feb. 5.

"He is safe right now and currently recuperating," Calang said.

He said the Aglipayan Church was still conducting its own investigation into the priest's disappearance.

Resurreccion, a staunch anti-mining advocate in Surigao del Norte, went missing on Jan. 28.

He was last seen in Sison town on board a passenger jeep bound for Surigao City.

Suspicions spread in Caraga that Resurreccion was abducted because of his anti-mining advocacy.

Calang himself had earlier said his anti-mining activities could be behind the priest's disappearance.

Later, police confirmed that Resurreccion was indeed abducted but were clueless as to the identity of the perpetrators.

Resurreccion was among the key organizers of a group opposing the planned mineral exploration of Manila Mining Corp. in Barangay Anislagan in Placer, also in Surigao del Norte.

Late last year, violence broke out in Anislagan after protesters burned several equipment used by the Lepanto-owned MMC after the firm insisted on exploring some 2,460 hectares of land believed to be rich in gold and silver.

Caraga police urged Aglipayan officials to fully cooperate with the investigators on the priest's disappearance.

Chief Supt. Alberto Olario, regional police chief, said the Church officials appeared to be hesitant to work with the police in solving the kidnapping.

"We want their cooperation so we can (identify), arrest and charge (the suspects)," Olario told the INQUIRER.

Olario said the police would summon Resurreccion when the priest had fully recovered. *Franklin Caliguid, PDI Mindanao Bureau*

Concern for plight of 'halaw' aired

ZAMBOANGA CITY—After extracting sob stories from Filipinos sent back to the country from Malaysia, their plight and sufferings have already been forgotten.

Ederlinda Fernandez, director of the Women Research and Resource Center of the Western Mindanao State University and one of the authors of the "Reaping the Whirlwind: Travails of the Halaw," said the plight of those who were expelled could now hardly reach the inside pages of the national newspapers.

The victims are also known as the *halaws*.

"This is a continuing concern. There are a lot of Filipinos in the detention centers in Malaysia and there are many more that are being expelled forcibly," Fernandez told the INQUIRER.

The latest monitoring report of the Department of Social Welfare and Development showed that 1,065 Filipinos were sent back to the Philippines last month.

But there were only a few reports on the recent expulsion because "it's a sensitive international issue," Fernandez said.

Aside from bleeding dry the *halaws*' stories, she said, media's attention was now on other concerns. *Julie Alipala, PDI Mindanao Bureau*

Governor signs suspension order for board member

PILI, Camarines Sur—Camarines Sur Gov. Luis Villafuerte Sr. has signed an order suspending a board member accused by Vice Gov. Imelda Papin of grave misconduct and immoral conduct.

The Ombudsman ordered the enforcement of the three-month preventive suspension of Crisanto Rances to make way for an impartial investigation of Papin's charges.

Emilio Gozales III, officer-in-charge of the Office of the Deputy Ombudsman for Luzon, also granted Papin's request that Rances not be paid his salary while under suspension.

Rances said he would abide by the order even as his lawyer had yet to file a motion for reconsideration.

He denied Papin's allegations which, he claimed, were politically motivated.

Rances added that the vice governor had wanted to get back at him for her "dismal performance" as presiding officer of the provincial board.

He claimed that Papin had asked biased witnesses to issue statements that were partly fabricated and used these statements in filing her complaint before the Ombudsman.

The Ombudsman earlier suspended Rances on Jan. 20, 2000 for committing an indecent act and for lack of decorum, based on a complaint of a female employee of the provincial government here. *Juan Escandor Jr., PDI Southern Luzon Bureau*

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Cold spell damages Benguet vegetables

By Joya Santos-Doctor
PDI Northern Luzon Bureau

LA TRINIDAD, Benguet—The prolonged cold spell here has destroyed several hectares of land planted with vegetables even as Benguet farmers have been trying to recover from the adverse effects of vegetable importation.

Provincial agriculturist Lolita Bentres said frost destroyed 10 hectares of land planted with potatoes and carrots in Mankayan town.

"The plants were at their vegetative or leafy stage, and as they were covered with ice, they died," Bentres said.

The formation of ice on plants was observed in Mankayan as early as the third week of January.

Bentres also received reports of frost affecting potato plantations in Buguias and Atok, two of the major vegetable-producing towns of the province.

Buguias farmers Susana and Antonio Madanes confirmed the reports, saying the prolonged cold weather had destroyed large tracts of potatoes, cabbage, carrots and other vegetables.

"We have not experienced this cold weather for a prolonged period for the past 30 years," said Madanes.

His potato plants were covered with ice in the morning, he said. The plants later turned brown, "as if somebody burned the leaves," he explained.

Another vegetable farmer from Sayangan in Atok, said her celery plants had white blotches.

When ice develops on the plants, the plant cells become stressed, said Antonio Otculan, a horticulturist expert from the Benguet State University.

"Plants are similar to humans when it comes to the effects of the cold weather," Otculan said.

Like human blood, the water in the plants becomes frozen, making it impossible for the plant to obtain water and nutrients from the soil and transport this to its different parts, he said.

Consequently, the plants turn brown and wilt. As to the white blotches that develop during a prolonged cold spell, these are actually fungi, Otculan said.

"There are some organisms like fungi that love the cold weather. Thus plants develop fungal diseases during cold weather," he said.

The death of the plants and the attack of diseases due to the cold weather have kept the supply of vegetables low and increased their prices, a vegetable trader at the La Trinidad trading post said.

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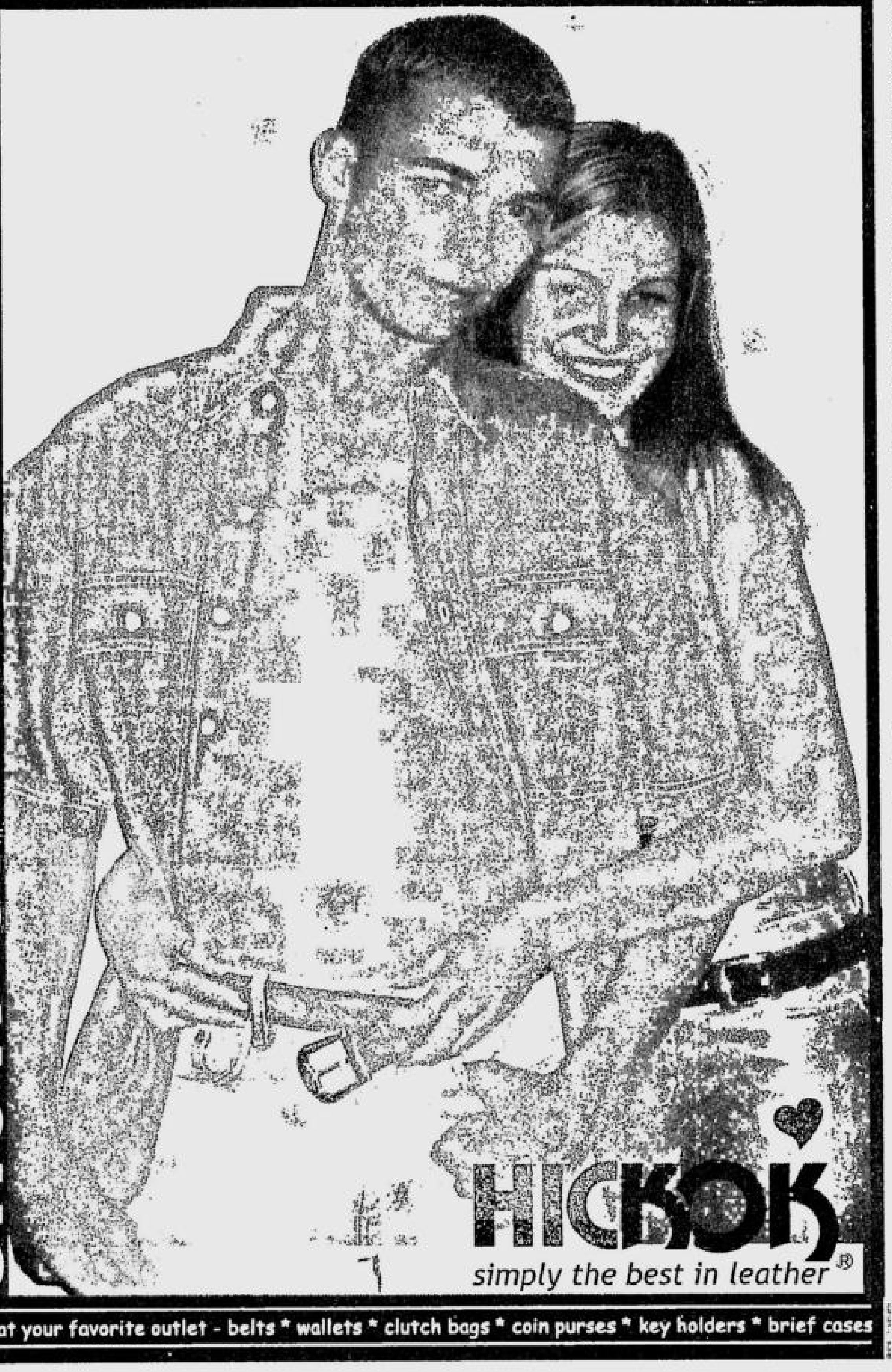

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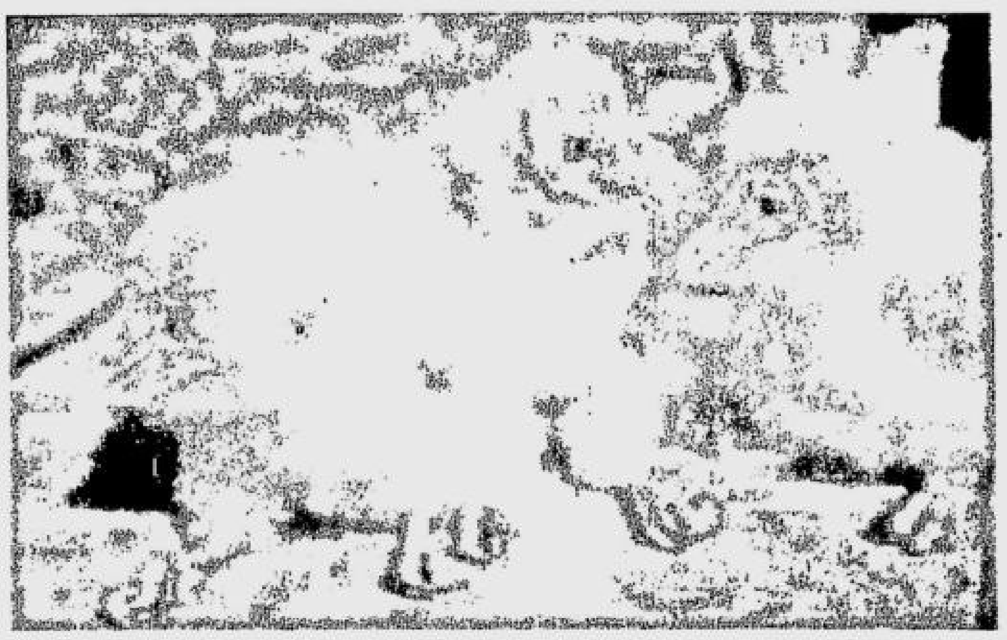

THESE THREE little owls were found in Barangay Talibaew, Calasiao, Pangasinan on Saturday.
RAY ZAMBRANO

3 more grass owls found in Pangasinan

By Yolanda Fuertes
PDI Northern Luzon Bureau

CALASIAO, Pangasinan—Another set of grass owls has been found in this town on Saturday.

A mango picker found three baby grass owls atop a mango tree in Barangay Talibaew. They could be just a month old.

While the birds are not considered endangered species yet, the trading of grass owls is strictly regulated under the Convention on International Trade of Endangered Species.

In December last year, five teenagers looking for spiders found five baby owls in Barangay Ambonao here. The owls, which the teenagers thought were eagles, were given to the Department of Environment and Natural Resources.

Last January, a resident in Sta. Barbara town brought two baby grass owls to the DENR after taking them as pets for a month.

They surrendered the birds to the DENR after their upkeep proved to be expensive.

Salvador Aficial, a former Army soldier, found the baby grass owls while he was picking mangoes last Saturday. He brought the birds to his house in Barangay Bacayao Norte and gave them to his two sons.

The next day, Arthur Petrola, a barangay council member, saw the teenagers playing with the birds. Thinking they were eagles, he seized them and told the teenagers that he would give them to the DENR.

"We fed them with ground chicken meat and we set the dog's house (where the owls were housed) with cans of water so that ants could not get at them. My daughter fell in love with the birds and even gave them names Love, Hope and Peace," Petrola said.

He called up radio station dzSD on Monday morning and reported about the foundlings.

When the INQUIRER learned about the find, it called up the DENR, which promptly sent Marlyn Banda and Amalia Bautista of the protected area and wildlife station to verify the report.

Banda said the birds were baby grass owls, which are common in grasslands and canefields.

"It is during these months that grass owls breed, and they are better left where they are found because the mothers can take care of them better," Banda said.

The baby birds will be taken to the Manleluag National Park in Mangatarem town where they will be put in a cage until they can fend for themselves.

Grass owls abound in the hilly areas of Malasiqui town, where residents refuse to catch them for pets because they believe they bring bad luck to house owners.

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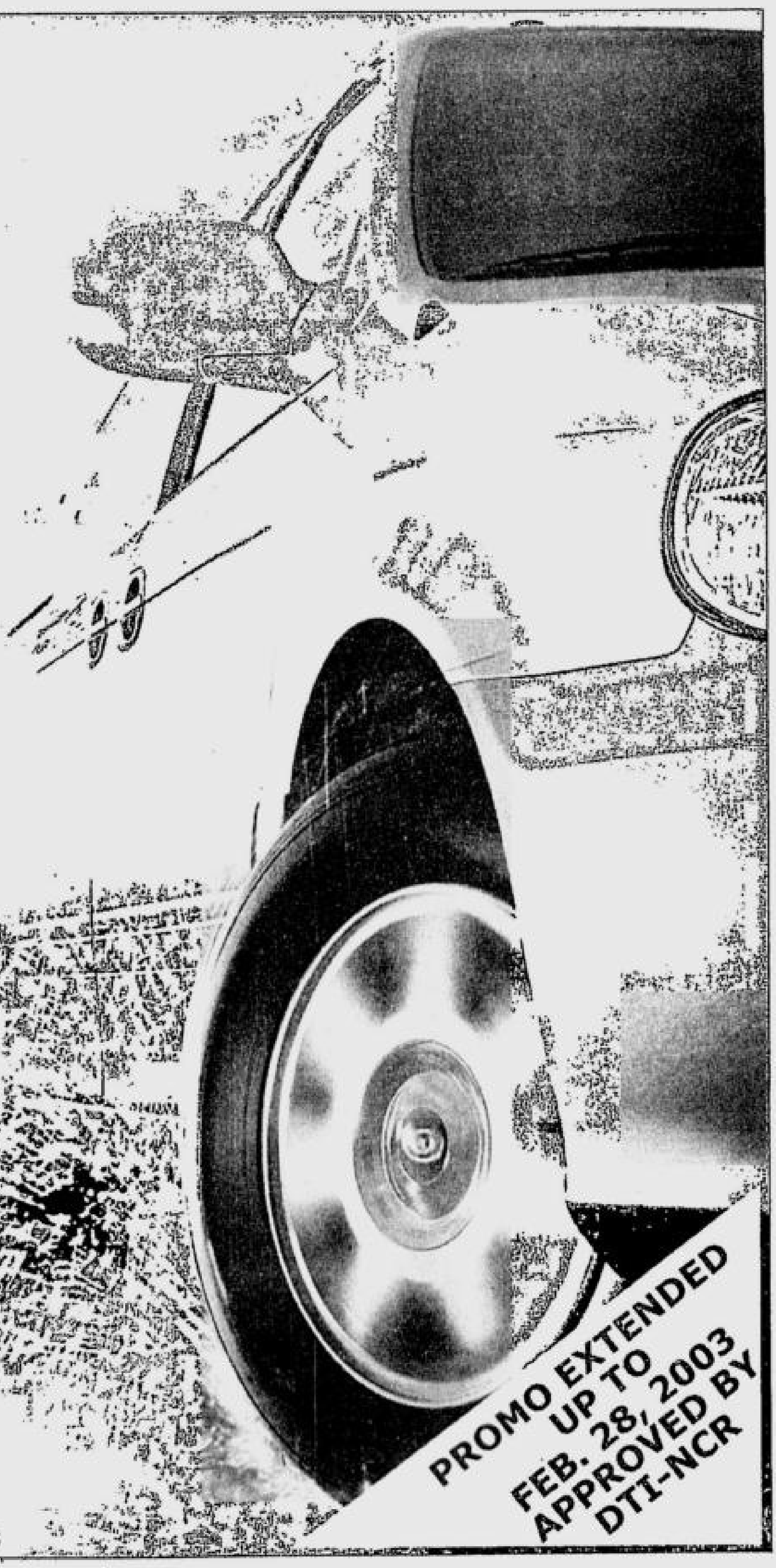

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INQUIRER Northern Luzon
Editor Jun Bandayrel ◆ Bureau Chief Rolando B. Fernandez

Children's Hour ticks in GMA's province

By Tonette Orejas
City of San Fernando

THE CHILDREN'S Hour has never stopped ticking. On Jan. 17, the campaign that has raised almost P40 million in contributions from an hour of employees' earnings, reached Pampanga, the home province of President Macapagal-Arroyo.

The business sector in the province wasted no time, immediately forming the Children's Hour steering committee that same day.

"We want to be ready for the launch in March," said Tony de Leon, committee chair.

His firm, San Fernando Electric Co., the seventh largest privately owned and operated electric company in the country, sent three representatives to the founding meeting that gathered some of Pampanga's business prime movers.

Michael Escaler of All Asian Countertrade Inc., Tito Panlilio of the Balibago Waterworks System, Levy Laus of the Laus Group of Companies, Gerry Rodriguez, Erie Gomez of Honda Cars, and Third Hizon of Pampanga's Best were among the 30 or so people in the local birthing of the Children's Hour.

Fr. Deo Galang, Pampanga Rep. Francis Nepomuceno, Rotary Club of Pampanga's Joel David, Rey Mallari of the Ayala Business Club-Central Luzon, and Paolo Hizon from the office of Pampanga Vice Gov. Juan Miguel Arroyo also joined the meeting.

Children's Hour project director Gee Mayuga and national steering committee member Corazon Alma de Leon came to explain the urgency of increasing funds available for children's issues.

Businessman-philanthropist Jesus Lazatin and his son Babes hosted the meeting in their house in San Fernando.

A breakthrough

Galang, the executive director of the archdiocese service arm Social Action Center of Pampanga, considered the gathering a "breakthrough."

Business leaders, he noted, were "not just talking about return of investments but also about children's welfare. That's the joy of it."

"The Children's Hour brings people together (for that cause)," the priest said. "How we treat and care for children speak of the kind of society we have."

For the children's cause, the local organizers agreed to spend the next weeks mobilizing and bonding organizations, companies and people around what national steering committee chair Jaime Augusto Zobel de Ayala II called the "campaign to save our children from the evils of illiteracy, homelessness, hunger and abuse."

In that drive, leaders are going to bring the image of the smiling clock and the slogan "Every hour is time well spent" to the streets, offices, churches, homes, business establishments and just about any place to encourage generosity from among the province's two cities, 20 towns and the Clark Special Economic Zone.

The timing is believed auspicious. Pampanga has slowly crawled back to progress after the devastation wrought by the 1991 eruptions of Mt. Pinatubo.

More than 10 years after the disaster, it is the biggest revenue-earning province in Central Luzon. At the former American military base-turned-economic zone, there are more than 300 local and foreign investors.

Children's Hour is seeing action in a province that has recovered out of the generosity of its people to pool talents and resources and that harnessed the value of *misasaupan* (helping each other), local leaders said.

Reaching out

What has started as a turn-of-the-millennium project in 52 countries, including the Philippines, has reached out to more of the country's cities and provinces.

Re-launched in August last year, the Children's Hour was also initiated in Davao and Cebu cities the following month.

Donations worth P5.6 million generated amid the hard times in 2002 brought the contributions from Cebu, Davao, Baguio and Bacolod cities, Metro Manila and other regions in 1999 to about P40 million, a report from the national steering committee showed.

Giving up one hour's pay proved beneficial.

Donations from companies and employees in 1999 benefited 88,637 children and youths, and supported an additional 23,639 children in families affected by armed conflicts.

At least 44 institutions and hospitals worked with the Children's Hour in helping improve the welfare of disadvantaged young people from all over the country.

In 1999, this was the situation the Children's Hour helped address: 1.2 million roamed the streets without shelter; 5 million, aged 5-17, were out of school; 30 percent of children aged 6-10 were underweight; 7 million struggle with disabilities; more than 1.4 million were victims of child labor; one in six was neglected; three out of five lived in poverty; and hundreds are abused each year.

Children are "our nation's future," Ayala emphasized. "We cannot stand idly by. We cannot ignore these figures and the lives they represent."

AFTER last year's Strawberry Cake Festival (above) sponsored by La Trinidad, Benguet, comes the Strawberry Shake Festival on Feb. 22 and 23 to coincide with the Baguio Flower Festival grand parade. TOOTS SOBERANO

When it rains strawberry, make strawberry shake

By Frank Cimatu
Baguio City

WITH the expected glut of strawberries this month, the Baguio Association of Restaurants (BAR) decided to hold a two-day strawberry shake festival called "Shake, Baguio, Shake" on Feb. 22 and 23 in time for the Baguio flower festival or Panagbenga grand parade.

Festival director Evelyn Lu said the BAR, together with Nestlé Philippines, would be serving 15,000 or more strawberry shakes, at P10 a glass, for the festival.

Lu said the BAR was not set to make money out of the festival but to promote the Panagbenga as well as help the strawberry farmers of La Trinidad, Benguet.

The strawberry cake festival will also have its second serving in March.

An exhibit of the other products derived from strawberries will also be featured in the festival.

Lu said they would buy at least 700 kilograms of strawberries for the event.

"These are the types of strawberries suitable for shakes. We assure the hygiene of the preparation," she said.

Thaddeus Bernardo, vice president for marketing of the La Trinidad Strawberry Association, said the 700-kg requirement would not affect the strawberry supply in the market.

Strawberry production at the Benguet State University area alone in La Trinidad reaches 20,000 kg from November to March, he said.

The strawberries, which currently sell at P45 to P50 a kg, will be bought by the BAR at P50 a kg.

Farmers are still making profit despite the apparent oversupply of strawberries, Bernardo said.

"When the price goes down to P35 a kilo, that means we are only breaking even," he said. "We are happy that we were included in the festival."

A 'gem' in PNP campaign vs crime

HOMETOWN
Snapshot

KIDNAP survivor Jackie Rowena Tiu is arguably the Philippine National Police's gem in its campaign against crime.

Director General Hermogenes Ebdane Jr., PNP chief, who has strongly advocated community and media cooperation with the police in solving crime, hailed Tiu for being "one who has converted her fear and fights back" to put an end to kidnapping and other heinous crimes.

Ebdane was guest during the 12th PNP Day celebration in San Fernando City, La Union, last month, which Tiu attended with her father Rodolfo. It was the first time that she attended a public gathering since her eight-day abduction in September 2001.

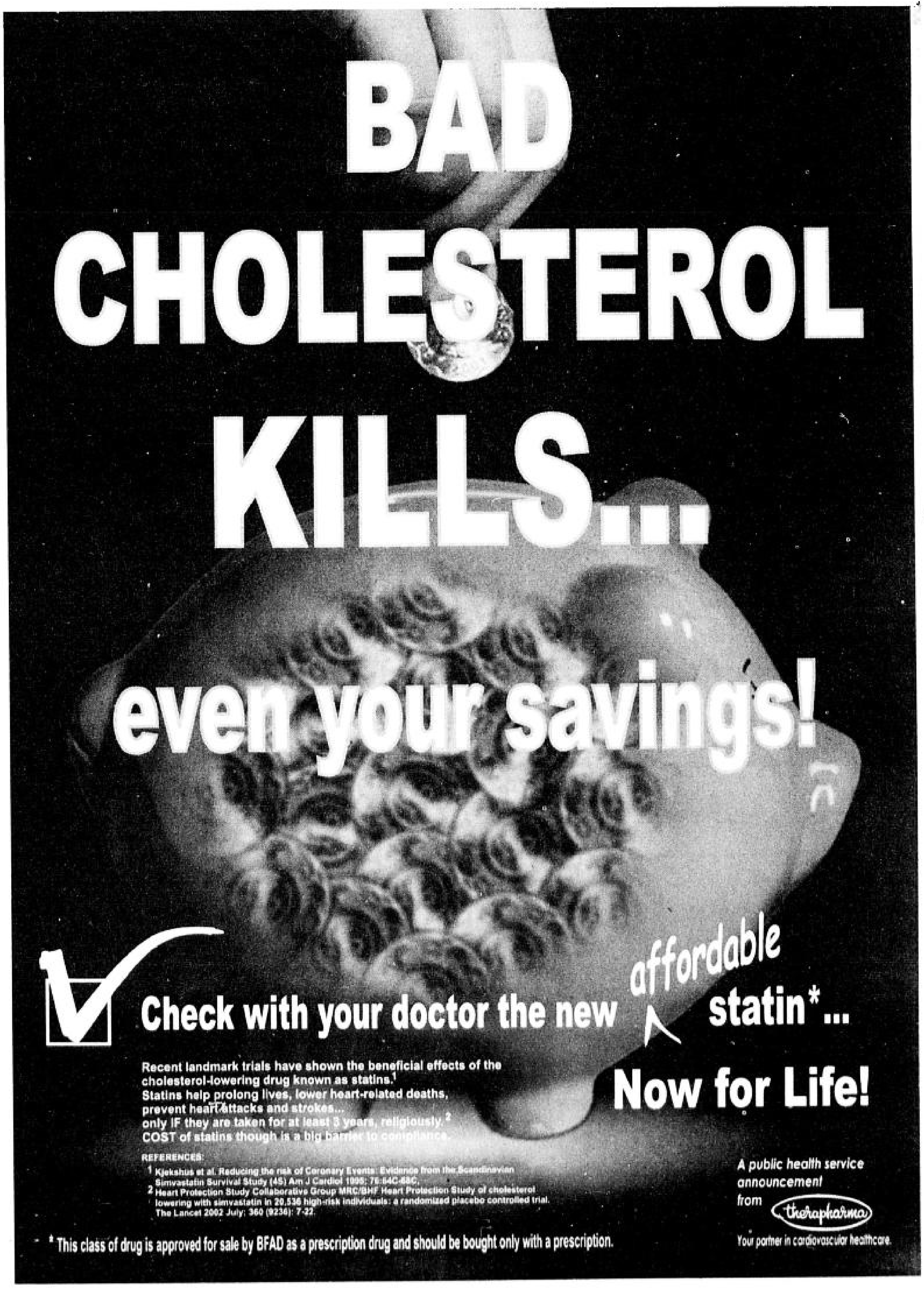
Chief Supt. Arturo Lomibao, Ilocos regional police director, said the Tius' courage had boosted the spirit of many other victims of heinous crimes.

"People have asked me why I did not just leave the country after the incident. But I told them that, after what happened to me, I feel I have an obligation to society to see to it that the perpetrators are put in jail," Tiu said.

She added that going through counseling programs to help her cope with being a victim of crime was "never an option" for her, owing to her "strong personality and very supportive family."

"It's very hard not to think about it (the foiled kidnapping) everyday. But if I allow myself to do that, then the kidnappers would win. Some may say I'm *mayabang* (a snob), but to me that's strength," she said.

"Now, people walk up to me and say my courage has inspired them. I will fight this to the end," Tiu said. *Gia Damaso-Dumo*


BAD
CHOLESTEROL
KILLS...
even your savings!
Check with your doctor the new affordable statin*...
Now for Life!

Recent landmark trials have shown the beneficial effects of the cholesterol-lowering drug known as statins.[1]
Statins help prolong lives, lower heart-related deaths, prevent heart attacks and strokes...
only IF they are taken for at least 3 years, religiously.[2]
COST of statins though is a big barrier to compliance.

REFERENCES:
1 Kjekshus et al. Reducing the risk of Coronary Events: Evidence from the Scandinavian Simvastatin Survival Study (4S) Am J Cardiol 1995: 76:64C-68C.
2 Heart Protection Study Collaborative Group MRC/BHF Heart Protection Study of cholesterol lowering with simvastatin in 20,536 high-risk individuals: a randomized placebo controlled trial. The Lancet 2002 July: 360 (9326): 7-22.

A public health service announcement from therapharma
Your partner in cardiovascular healthcare.

* This class of drug is approved for sale by BFAD as a prescription drug and should be bought only with a prescription.

US split with three Nato allies widens

From page A1

be able to get to all 1,500 Iraqi oil wells in time, according to NBC News.

During the 1991 Gulf War, retreating Iraqi troops blew up 730 oil wells in Kuwait, dealing a heavy blow to that country's economy. It took Kuwait eight months and $40 billion to put out the fires.

The Pentagon and CIA declined to comment on the NBC News report.

Emergency session

In Brussels, Nato was scheduled to hold an emergency session on Tuesday to end a crisis sparked by US planning for a war against Iraq, while France, Germany and Russia informed other UN Security Council members of a joint initiative to prolong and boost UN arms inspections.

The opposition in Nato and the Security Council prompted Bush and his senior officials to angrily lash out at France.

"I am disappointed that France would block Nato from helping a country like Turkey prepare," Bush said.

He was speaking ahead of the Nato meeting that was called after France, Germany and Belgium used their vetoes to stop Nato military defense hardware being sent to Turkey, a frontline staging ground for US invasion plans.

"I don't understand that decision. I think it affects the alliance in a negative way when you're not able to make a statement of mutual defense," Bush said after a meeting with his close ally, Australian Prime Minister John Howard.

A senior Pentagon adviser, Richard Perle, said Nato may bypass France on important decisions in the future, noting the country withdrew from the alliance's integrated military structure in 1966 while remaining a political member.

"We may stop tolerating the special privileged position of the French. We've been indulging the French on this for a very long time now, and our indulgence has been rewarded by this sort of behavior," he said.

But Perle did not say whether the United States would also try to exclude Germany and Belgium, both of which are full members.

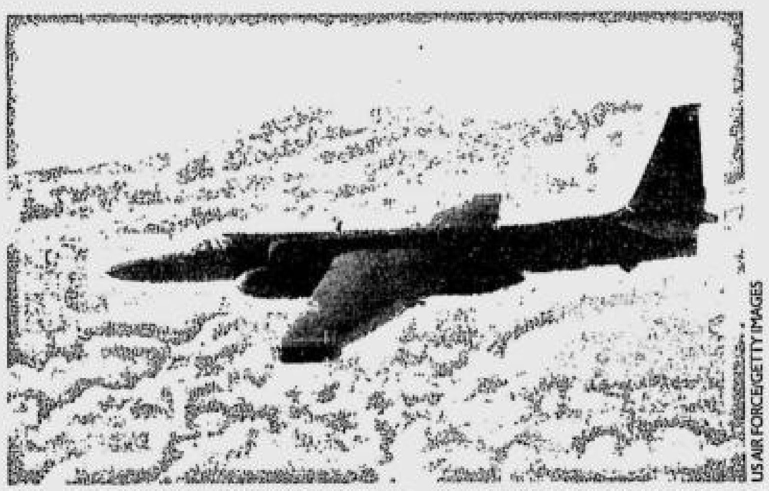
Turkey invoked a special clause in Nato's founding treaty to secure support, but two emergency sessions on Monday did not produce a deal, prompting the scheduling of new talks on Tuesday.

Slap in the face

Iraq hailed the decision by Belgium, France and Germany to block proposals to boost Nato defenses in Turkey as a "slap in the face" for US war plans.

"This triple veto is a slap in the face for the US administration from Nato, which it considers as one of its most important military tools," said Babel, the newspaper owned by Hussein's elder son, Uday.

"This Nato veto could be a prelude to a veto at the UN Security Council if the United States continues to ignore (the wishes) of the international community on questions of the highest importance for the world, such as the Iraq issue.


US AIR FORCE/GETTY IMAGES

U-2 spy planes like the one in this undated photo file have been allowed by Iraq to fly over Iraqi space. Iraq had refused the flights before saying it couldn't guarantee the safety of the planes amid worries the United States would down a plane as a pretext to war.

"Faced with mounting opposition to an attack (against Iraq), the United States has become a state outside the law which should be isolated and judged for the crimes against humanity it is committing."

United Nations

At the United Nations, France, Germany and Russia planned to distribute to the 12 other Security Council members—including the United States—a proposal which called for stepped-up arms inspections in Iraq as an alternative to an early conflict, diplomatic sources said.

Presidents Jacques Chirac of France and Vladimir Putin of Russia announced the joint initiative Monday, five days after it was first floated by French Foreign Minister Dominique de Villepin.

"There is still an alternative to war. We are sure of it. The use of force could only be a last resort. Russia, Germany and France are determined to give every chance to the disarmament of Iraq through peaceful means," Chirac said.

China, a veto-wielding permanent member of the Security Council, welcomed the appeal by France, Germany and Russia for greater efforts to disarm Iraq peacefully.

"We support any effort that is beneficial to settling the Iraq issue politically," a Chinese foreign ministry spokesperson told a news conference in Beijing.

For its part, Iraq also sought to stave off war by promising to allow unconditional U2 surveillance flights over its territory to back the UN weapons inspectors. *(See story in The World)*

That was a key demand of chief inspectors Hans Blix and Mohamed ElBaradei, who are due to give an update to the UN Security Council on Friday.

The inspectors' report will be critical in determining whether the United States makes good on its threat to invade and occupy Iraq to rid it of the banned weapons that Washington says it is concealing.

US buildup

More than 133,000 US troops are now massed in the Gulf region, with over 55,000 stationed in Kuwait and 35,000 sailors and Marines aboard warships, a defense official in Washington said.

Britain has deployed 42,000 personnel and an aircraft carrier, while Australia's Howard has ordered 2,000 troops and a squadron of F-18s to join the Americans.

Bush told a convention of religious broadcasters Monday: "We will try in every way we can to spare innocent life. The people of Iraq are not our enemies."

But he said that Saddam was "positioning his military forces within civilian populations in order to shield his military and blame coalition forces for civilian casualties that he has caused. Saddam Hussein regards the Iraqi people as human shields, entirely expendable when their suffering serves his purposes."

Deeply unpopular

Although Bush has received support from the governments of Britain, Australia, Spain, Italy and more than a dozen eastern European nations, the push to war has proved deeply unpopular with publics almost everywhere.

Recent polls showed 91 percent of Spaniards and 76 percent of Australians were opposed to war.

And a poll published Tuesday indicated that support for Blair's Labor Party has crumbled away to the worst level for more than a decade, within one percentage point of the opposition Conservatives.

About 51 percent of British respondents agreed with the view that Blair was Bush's "poodle," and 86 percent said they wanted UN inspectors to be given more time.

In the United States, the polls give a very different story. A poll released Monday showed 66 percent of Americans favored an attack to oust Saddam—but that dropped to 50 percent if the United States was forced to act alone. *Reports from AFP, Reuters and AP*

Sin, Manalo, Velarde given 15 days to present side in lawsuit

By Jerome Aning

MANILA Archbishop Jaime Cardinal Sin, Iglesia ni Cristo executive minister Erano Manalo and El Shaddai leader Mike Velarde have been given 15 days to present their side in a lawsuit questioning their endorsement of certain candidates during elections.

"If you fail to do so, judgement by default will be taken against you for the relief demanded" in a complaint filed by the Manila-based lawyers' group Social Justice Society (SJS), Judge Concepcion Alarcon-Vergara of Manila Regional Trial Court Branch 49 said in a summons served Monday on the three religious leaders.

The court has yet to issue a summons for Brothers Eddie Villanueva of the Jesus is Lord Fellowship and Eli Soriano of Ang Dating Daan, whom the SJS also named as respondents.

SJS lawyers Samson Alcantara, Romeo Robiso and Ed Vincent Albano had earlier asked the court to rule whether religious leaders were not violating the principle of separation between Church and State in telling their respective congregations to vote for certain candidates.

They said the active participation of religious leaders in partisan politics "poses a clear and present danger of serious erosion of the people's faith in the electoral process and reinforces their belief that religious leaders determine the ultimate result of elections."

They also said the principle of separation between Church and State had become meaningless because religious groups that could not even be registered as a political party appeared to be performing as one.

They added that the Church should not be allowed to dictate to the State how the latter should run its affairs, and noted that politicians usually kept mum on the matter.

The SJS also lamented that "powerful religious groups can even impose upon the President whom to appoint to public office or to pursue certain policies."

It said religious groups' active participation in partisan politics, "using the awesome voting strength of [their] faithful flock," would enable them to elect people to public office "who will in turn be forever beholden to [the groups'] leaders, enabling them to control the government."

It urged the court to be "judicially activist," saying the issue was a matter of great national importance.

President pacifies INC, El Shaddai

From page A1

er Mike Velarde expressed "apprehensions about the repeated statements" that Ms Macapagal had made supporting the US "actions against Iraq."

The two men warned the President of her stance, saying this "might endanger not only the lives of [the overseas Filipino workers] in the Middle East but also our nation's security and economy."

"The US war against Iraq is not our war," they said. "Even if the United Nations sanctions such a war against Iraq, our main concern should be the welfare and safety of our countrymen both in the Middle East and here at home."

They also said the "more prudent thing for the Philippine government to do is to stay neutral in the conflict and impending war."

"We should join the voices of those who advocate peace and negotiations to resolve the conflict as soon as possible," they added.

PHILIPPINE Embassy in Baghdad is closed but the evacuation of the embassy staff has been postponed. AFP

Manalo and Velarde also expressed apprehension about the threat of extremist groups to strike vital installations and commercial centers in the Philippines if the government takes the US side in the conflict.

The press statement announcing the joint statement was signed by spokespersons Bienvenido C. Santiago of the INC and Mel Robles of El Shaddai.

Bunye, however, said the President had as her topmost priority the safety of the 1.2 million OFWs in the Middle East, and cited the trip she made to Kuwait two weeks ago to personally see to the welfare of the 60,000 Filipinos there.

"Our No. 1 concern is the safety of our OFWs, and we'll not do anything to prejudice that," he said, adding:

"We are really for peace."

Fighting words

Last week, Ms Macapagal said the presentation of US Secretary of State Colin Powell before the UN Security Council had convinced her of Iraq's supposed hidden nuclear arsenal as well as its links to terrorists.

Immediately preceding that statement, she echoed US President George W. Bush's tough talk and called on the UN to act "with dispatch and force" should Iraq fail to fully cooperate with the world body's weapons inspectors.

But yesterday in Naga City, Defense Secretary Angelo Reyes said the Philippine government would respond to the US-Iraq conflict in accordance with a four-point guide that the National Security Council would discuss at a meeting, and not based on what the US government wanted. He did not elaborate.

The meeting is set after Feb. 14, when UN arms inspection chief Hans Blix is to make a final report to the UN Security Council.

Reyes echoed Bunye in saying that the government would adhere to a resolution of the UN Security Council on the matter. He said the government would take action in response to the conflict only in accordance with the Constitution and the national interest.

He also reiterated that the government had ruled out the deployment of combat troops to Iraq in case war breaks out.

Loud prayers

In the lahar-ravaged town of Bacolor in Pampanga, yesterday's observance of the Feast of Our Lady of Lourdes—marked all over the world every Feb. 11 and dedicated by the Catholic Church to the sick and the handicapped—loud prayers were said for global peace and an end to the US-Iraq crisis.

Fr. Nick Sabile, parish priest of the town where the century-old replica of the image of Our Lady of Lourdes is enshrined, called on thousands of Marian devotees to "strongly seek God's intervention" in averting the looming war.

"Let us all pray hard for world peace. Let us pray that the war will not take place. People are already frightened," Sabile said in his homily.

He also said prayer and penance, which the Lady of Lourdes encouraged during her apparitions to St. Bernadette Soubirous in France on 18 occasions starting on Feb. 11, 1858, were expected from the faithful.

In Dagupan City, Archbishop Oscar Cruz of the Lingayen-Dagupan diocese pleaded with the United States and Iraq and their respective allies to call off what he described as "a war to build a reputation of might" and "a financial blessing to manufacturers of the implements of war but a curse to everybody else."

Cruz, former president of the influential Catholic Bishops Conference of the Philippines, also warned that the country might be listed among those to suffer "a curse because of the war that will impoverish the already poor nations in the world." *With reports from Juan Escandor Jr., PDI Southern Luzon Bureau; Tonette Orejas, PDI Central Luzon Desk; Yolanda Sotelo-Fuertes, PDI Northern Luzon Bureau*

Iraqi Embassy: Show evidence of Abu links

From page A1

a grave matter anywhere in the world and "should be dealt with vigilance and immediacy," Ignacio Bunye told reporters. "The investigation should leave no stone unturned and the results must be made known to the Filipino people and the international community."

Bunye said Ople had disclosed the report of the National Intelligence Coordinating Agency (Nica) against Hussein to protect the public interest.

He stressed that Ople's action was "not directed against the Iraqi Embassy as a whole but only against one of its functionaries."

In a chance interview at the DFA, Iraqi Charge d'affaires Samir Bolus told reporters that the allegation on Hussein's links with the Abu Sayyaf was "not true."

He said he and Hussein "share the same views, and we are working to improve bilateral relations."

Asked how he would view a probe of Hussein's alleged involvement with the bandit group, Bolus said: "He has done nothing wrong" to merit an investigation.

The Iraqi Embassy said "no one from its staff did or will do any kind of communication with [dissenters] according to Iraq's ready stance not to deal with any kind of separatist movement or the Abu Sayyaf Group."

"[The embassy] respects the internal affairs of the hosting states," it added.

Timing

Ople said Monday that the Nica received "very detailed" information that Hussein received a call from a suspected Abu Sayyaf bandit after the bomb attack in Zamboanga.

The timing of the disclosure raised speculations that this was the Philippine government's way of backing the US claim that Iraq was supporting terrorists.

Bunye refused yesterday to comment on the timing, and merely said that Ople acted on a "very reliable" report.

He also said Malacañang did not anticipate that Iraq would break diplomatic ties in protest because Ople had followed diplomatic procedures.

Bunye insisted that "the intelligence community will continue to monitor the activities" of Hussein. But he called for "prudence and reason" in the handling of the matter.

He said Iraqi Embassy officials should heed the "notice" that Ople had given Bolus.

In that notice, the DFA informed the Iraqi Embassy that Hussein was doing acts inconsistent with his functions, and "the expectation is they will do something about it," Foreign Undersecretary Lauro Baja Jr. said.

Baja also said declaring a diplomat *persona non grata* was an extreme measure that was not resorted to "until all alternatives have been exhausted."

He said a diplomat could be declared such if he or she posed a danger to national security.

Terse

Sought for comment, National Security Adviser Roilo Golez said "something is being done" about the matter.

The unusually terse Golez, who is under fire for his announcement of the supposed closure of the Philippine Embassy in Iraq, was responding to questions on what action the government would take concerning Hussein and his supposed links to the Abu Sayyaf.

Asked whether the Philippines would share the intelligence information with its Southeast Asian partners in the trilateral agreement on counter-terrorism, Golez said: "We will consider that."

Indonesian Charge d'affaires Alexander Laturiuw yesterday expressed interest in the information on the alleged Iraqi link to the Abu Sayyaf.

Senate President Franklin Drilon said the government should not waste time in getting to the bottom of the Nica report.

"This is reprehensible," Drilon said. "If there is evidence, [the government must] prosecute for those acts that constitute violation of our laws. But we must also make distinctions between ... criminal acts like kidnapping, the Abu Sayyaf incidents, and the alleged participation [of Iraqi officials] in [anti-war] rallies."

Sen. Manuel Villar, chair of the Senate committee on foreign relations, said the government should validate the Nica report in order to avoid another blunder similar to that which led to the closure of the Australian and Canadian Embassies here late last year.

"We do not want to be victims of misinformation again," he said. "We should exercise prudence in making bold statements or serious accusations."

But Villar noted that the government seemed to be "picking on" Iraq of late, including floating reports on the supposed closure of the Philippine Embassy in Baghdad, the reported funding by the Iraqi Embassy of anti-US protests, and the alleged pullout of security from the Iraqi Embassy.

"I do not understand why government officials are so bold in picking on Iraq, but they cower in fear when [other] foreign governments maltreat our people," he said.

Fernando Hicap, national chair of the militant fisherfolk group Pamalakaya, urged Hussein to file a formal diplomatic protest for the supposed "egotism and top-notch arrogance" of Ople and the Nica.

Activists also hung anti-war banners at the Polytechnic University of the Philippines campus in Sta. Mesa, Manila. *With reports from Cynthia D. Balana and Philip C. Tubeza*

GMA: Stop AFP attacks

From page A1

vance of the end of the Muslim hajj.

Emerging from an emergency meeting with defense and military officials in Malacañang last night, Dureza said military and police officials would meet with local MILF commanders at noon today to discuss and defuse the Pikit stand-off.

"The order of the President to suspend operations due to the Muslim holidays is the last operative order," Dureza told reporters after the meeting.

He said the President may have also considered the future of the peace talks with the MILF when she gave the order. But he added that he had not spoken to her and he didn't know how long the ceasefire would hold.

"The order is to cease operations in the meantime. We do not know after the holidays what will be the next scenario. But our cease-fire committees will meet and I think the results of the meeting will have a bearing on what would be the next scenario," he said.

In the same briefing, however, AFP Chief of Staff Gen. Dionisio Santiago said that despite the ceasefire, government troops would not move from their current position.

"We stay where we stopped. They're the ones who have to move, anyway. They're the ones who started firing," Santiago said.

He said he wanted the MILF to withdraw instead to a distance where they couldn't fire their mortar anymore.

In Zamboanga City, Lt. Gen. Narciso Abaya, chief of the Southern Command, told reporters that Reyes had given verbal instructions for the military to stop the firefight until midnight—because the Muslims were observing the end of the hajj.

"I already relayed to (6th Infantry Division chief) Gen. Generoso Senga the directive but the problem is that the other side would not stop, so we have no choice but to conduct defensive fire," Abaya said.

"However, there is a significant decrease in the firefight but there is sporadic firing," he added.

Senga said he had indeed received instructions to stop the shelling. As of 4:30 p.m. yesterday, the firing had ceased.

Who started it?

Newly appointed Armed Forces spokesperson Col. Essel Soriano said the operation started after about 100 MILF rebels "harassed" soldiers of the 40th Infantry Battalion at around 6 a.m. yesterday while the latter were having breakfast.

"The unit was able to respond immediately and a few hours after that four units were already engaged in trying to pursue a thousand MILF rebels," Soriano said in a press briefing.

Soriano was referring to the government force composed of two brigades, the 602nd and the 301st, which are supported by some Marine units.

Asked if they had received the order for the attack, Soriano said that field units had been waiting for the order but since the MILF started firing, the government was forced to launch the attack.

Asked how the MILF was able to "harass" government forces when soldiers had been ordered to launch an attack, Soriano said the harassment was a mere MILF reaction as the rebel group had already been flushed out earlier and isolated.

Army spokesperson Maj. Julieto Ando had a slightly different version.

"This morning at six, while our soldiers were preparing breakfast, an armed group suddenly attacked. There was an exchange of fire but we don't know yet about any casualties," Ando said in a radio interview.

Ando described the rebels' attack as an attempt to break out of the ring of ground troops, adding that three rocket-propelled grenades and a rifle had been recovered from the rebels.

Bomber planes

Two helicopter gunships and two OV-10 bomber planes took turns in pounding MILF rebels in five villages in Pikit in North Cotabato and Pagalungan in Maguindanao.

Ground troops closed in on the rebels' position with artillery and armored personnel carrier backing some 2,000 government forces.

"There's no let-up here, we will continue the operation and this will be over in a day or two," said Col. Cardozo Luna, chief of the Army's 602nd Brigade.

"We have surrounded them, they leave the area unless they surrender their firearms and those facing criminal charges," Luna told reporters.

As the two MG-520 attack helicopters took turns strafing rebel positions, evacuees and civilians in Pikit uttered "ohs" and "ahs."

In Zamboanga City, Brig. Gen. Ricardo Faustino, 3rd Tactical Operations Wing commander, said his group started sending air support at around 5:45 a.m. yesterday.

"We sent air support at first light," Faustino said.

From an artillery base, soldiers were seen firing cannon rounds every 30 minutes toward targets about 10-15 kms away. Sporadic gunfire and rocket-propelled grenade explosions sounded throughout the area.

Luna said tanks were also in use against the rebels.

Soriano said only MILF rebels remained in the area.

"Nobody except the MILF rebels (remain) . . . Those who did not get out of the area practically belong to the MILF rebels," Soriano said.

A provincial official, who asked not to be identified, said the military's objective was "to pre-empt any MILF retaliation if the United States attacks Iraq."

Not us

MILF spokesperson Eid Kabalu denied the rebels instigated the fighting. The military began shelling MILF positions shortly after breakfast and immediately moved ground troops, he added.

While the MILF leadership will still engage Manila in peace talks, Kabalu warned: "We will not allow this (military assault) to win."

"We are in a defensive position. There is continuous fighting, instigated by the government," Kabalu said.

Presidential Spokesperson Ignacio Bunye said Malacañang fears the encounter will derail the peace talks. "The situation now in Pikit will definitely affect the ongoing negotiations," he said, referring to formal negotiations set to resume this month in Kuala Lumpur.

"But let me just state that we're not really going after the MILF. We're going after the bandits and kidnap gangs who just happened to go into the lair of the MILF," he said. *With reports from AP, AFP, Reuters; Julie S. Alipala, PDI Mindanao Bureau*

'It's a mess here . . .

From page A1

of refugees had deluged the Pikit town center, filling the parish gym and the central elementary school, living side by side with their farm animals and creating almost impossible demands on the food supply and hygiene.

Now the nightmare is back in Pikit.

Hours after soldiers on board armored personnel carriers and tanks started arriving here on Friday, residents of up to 11 Pikit barangays started an exodus to safer areas.

Soldiers told them Moro Islamic Liberation Front forces had massed in Pikit and were joined by members of the Pentagon kidnap gang.

Today, there are an estimated 4,000 evacuee families—some 20,000 individuals—coming from five municipalities in Maguindanao and six municipalities in Cotabato province.

Kaloy Anasarias of Balay, a nongovernment organization, said this was already the fourth major battle between the Armed Forces and the MILF in Pikit. The first was in June 1997, which displaced 30,000 civilians; the second was in May 2000, at the height of the "all-out war," which displaced 41,000 civilians; the third was in November 2001, which displaced 24,000 civilians.

The Mindanao People's Caucus expressed regret that while the world and government officials in Manila were focused on the impending war in the Middle East, war has again "virtually broken out in our beloved Mindanao."

Balay issued a statement saying it was "very sad that the military operation is taking place at the time of the celebration of the Eid'ul Adha, which is an important Muslim holiday."

No respect

MILF spokesperson Eid Kabalu said the attack on the massed rebel forces, which began at about 6 a.m. and ordered stopped at about 4:30 p.m., showed the government's lack of respect for Muslims.

Kabalu said MILF rebels were joining the Islamic world in celebrating Eid'l Adha when the military shelled their positions.

The Feast of Sacrifice, which officially ends the yearly hajj season, is celebrated worldwide with ceremonial offerings of lamb, and the reenactment of rituals performed in desert shrines by Abraham and his older son Ishmael.

"No wonder Muslims do not like this government," an irked Kabalu said.

He said that aside from the shelling and the ground assault, the military also bombarded rebel positions with rocket fire from helicopter gunships.

"This is indeed a day of sacrifice for our members there, who have to risk their lives in fending (off) the attacks," Kabalu said.

The military reported that at least seven rebels were killed after clashes broke out here and in Pagalungan.

But Kabalu said he had not received any casualty figure on their side.

Citing field reports from MILF on the ground, Kabalu said at least 10 soldiers had been killed in the morning skirmishes.

"We will not back out, the Army fired at our positions first, the military provoked the mujahedeens. We will continue fighting to the last drop of our blood," Kabalu said.

Ceasefire

In a press forum in Quezon City yesterday, former Sen. Leticia Ramos Shahani and representatives of nongovernment organizations helping in the rehabilitation of displaced families in Mindanao yesterday called on the government to immediately stop its offensive in Pikit.

"They should go back to the negotiating table. We hope that people of Pikit will not suffer so much," Shahani said.

"The big question here now is what will happen to the peace process?" asked Karen Tañada of the Gaston Z. Ortigas Peace Institute. "Our worry is that this will lead to a bigger war. This is a bad sign for peace," she said.

She said that as of Monday night, government peace panel members Jesus Dureza and retired Gen. Eduardo Ermita were still trying to contact military officials hoping to stop the offensive.

Dr. June Lopez of Balik Kalipay said the military operation had further traumatized this town's residents whom they had been rehabilitating with the help of funds from the Royal Danish Ministry.

"Some 95 percent of the population are already traumatized by previous armed conflicts. More than two years after the all-out war of former President Estrada, they are still in acute stress," Dr. Lopez said.

She said that the NGOs helping in the rehabilitation of affected and previously displaced residents in Pikit were "very worried, very concerned, and very frustrated." *Jeffrey M. Tupas, Edwin Fernandez, Charlie Señase, with reports from Allan Nawal, Rosa May de Guzman and Joselle R. Badilla, PDI Mindanao Bureau; and Donna Cueto*

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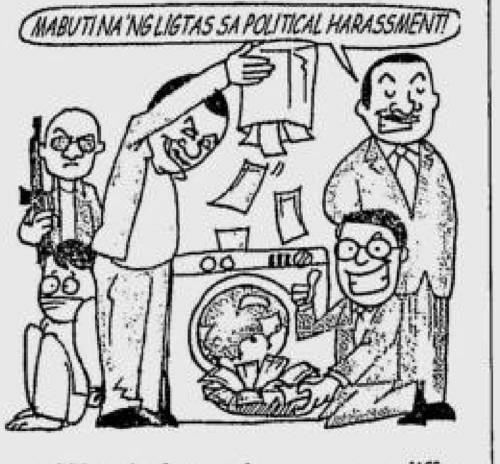
MONEY LAUNDERING 101

US Mafia invented term


MABUTI NA'NG LIGTAS SA POLITICAL HARASSMENT!

What is money laundering?

It is the process of disguising the illegal sources of revenues or profits derived from criminal activities such as illegal arms sales, smuggling, drug trafficking, insider trading, and computer fraud schemes and kidnapping for ransom.

Origins of money laundering

It is believed that the US Mafia invented the term and practiced money laundering. The Mafia was said to have bought and operated a large number of laundromats as a means of mixing the dirty cash obtained from prostitution, gambling, gunrunning, extortion and its other nefarious activities, so that it came out more or less clean. As good cash businesses, laundromats were a good means of providing the appearance of honest cash flow.

Amount of money laundered

The International Monetary Fund placed the amount of money laundered between 2 and 5 percent of the world's gross domestic product, about $590 billion to $1.5 trillion, using 1996 statistics.

Steps in laundering money

The first step in laundering money is placing the illegal profits into the financial system. This could be done by breaking up the sum into smaller, inconspicuous amounts, and depositing them into a bank. The money could also be used to purchase monetary instruments like checks and money orders.

The next step is to further distance the source of funds by channeling the money through the purchase and sale of investment instruments or by simply wiring the funds through a series of accounts at various banks across the globe. Also, money transfers can be used as payments for goods or services that give them a legitimate appearance.

The final stage of integration occurs when the money is re-entered into the legitimate economy either by investing it in real estate, business ventures or even luxury assets.

For example, a $2-million bribe money or profit from drug dealing earned in Manila would first be deposited in a Hong Kong bank. To disguise the trail of the money, it would be wired at varying amounts to different accounts in different countries like the Cook Islands, Indonesia or Burma. From these countries, the money may be deposited in a bank in Singapore. By this time, it would be hard to trace the money trail. To make the money available in the Philippines, it would be transferred to an account in Manila.

Adverse effects of money laundering to society

If money laundering is left unchecked, organized crimes or terrorist groups can infiltrate financial institutions, acquire control of large sectors of the economy through investments and even bribe public officials.

Financial Action Task Force

To combat money laundering, the Financial Action Task Force (FATF) on Money Laundering was established at the G-7 Summit in Paris in 1989. Its main tasks are to monitor members' progress in implementing anti-money laundering measures, to review techniques to counter the criminal act and promote the adoption and implementation of the measures globally.

FATF has outlined 40 recommendations that mainly seek to criminalize money laundering, oblige financial institutions to identify clients and report suspicious accounts, and have national legislation that would allow prompt and effective international cooperation.

Maricar Tolosa, PDI Research

Sanctions on RP imminent unless ...

By Elena R. Torrijos

THE BANKERS Association of the Philippines (BAP) warned yesterday that the country's credit standing can be adversely affected by imminent economic sanctions unless Congress today amends the Anti-Money Laundering Act to the satisfaction of the Financial Action Task Force (FATF).

The Paris-based international money laundering watchdog is backed by the world's industrialized nations.

The government may also have to pay a higher borrowing cost on its forthcoming external commercial borrowings.

The government is scheduled to price a 500 million euro bond offering this week if not this day.

"I suspect the government would either have to pull out or pay much more basis points (than otherwise)," said BAP executive director Leonilo Coronel said.

The FATF has threatened to impose swift economic sanctions unless AMLA amendments lowering the threshold for covered transactions to P500,000 from P4 million and allowing regulators to peek into bank accounts without a court order were enacted by today.

The sanctions imposed on the Philippines are seen to delay the remittances of overseas Filipino workers and trade and other financial transactions.

"If the foreign exchange supposed to keep us afloat does not come here or goes underground and is not captured in our Balance of Payments, then I would think it would have an effect (on Philippines' credit standing)," Coronel said.

Big blow

"It will be a big blow to us," said a senior foreign exchange manager at a local bank that is a major handler of remittances.

"It's very disappointing and, in a way, depressing how our legislators are doing things."

The House of Representatives has passed a version of the new law compatible with FATF rules, including lowering the threshold of transactions that must be reported to P500,000. It also gives regulators more power to probe accounts without a court order.

But the senators, who reject the FATF rules as foreign meddling, went for something far more watered down, leaving it to the bicameral committee from both Houses to hammer out a law that will placate the watchdog in Paris.

Revised ratings

Late last year international credit rating agencies, Standard & Poor's and Fitch, downgraded their rating outlook on Philippine long-term credit to negative from stable.

Rating firms have cited the country's healthy BOP, underpinned by billions of dollars of OFW remittances.

At present, the country has a below investment grade credit rating.

The BAP executive director said that once the economic sanctions are imposed, correspondent banks would either cut their relationship with Philippine banks or charge higher fees to cover for additional cost of increased scrutiny on the transactions with the local financial institutions.

Coronel said that some Philippine banks may also advance the remittances but this would be at increased cost to OFWs. *With a report from Reuters*

'Dirty money' law spares politicos

From page A1

to be closely monitored.

The bicameral committee are reconciling the amendments to AMLA that the House and the Senate had approved separately—the threshold amount that needs to be reported, the need for a court order before accounts can be looked into, and retroactivity of the amended AMLA.

The Senate version set the threshold on suspect transactions at P2 million, retained the provision requiring a court order before bank accounts can be examined, and rejected a proposed retroactivity of the law.

The House version pegged the threshold at P500,000, removed the need for court orders, and approved the retroactivity of AMLA—all of which meets the requirement of FTAF, which is threatening to impose sanctions on the country if these amendments are not adopted by today.

Bicam meeting suspended

The bicameral hearing was suspended yesterday after some members raised a howl over the existence of a manual of the United Coconut Planters bank (UCPB) that identified politicians, among other public servants, whose accounts should be monitored closely.

It was Rep. Celso Lobregat who raised the issue of the watchlist. He produced a copy of pages taken from a document on a "Seminar on Anti-Money Laundering Law" that explained the creation of the watchlist.

On the watchlist are "public figures," defined as individuals who have or have had position of public trust and confidence in the past and present, including their families up to the third degree of consanguinity.

Among the public figures mentioned are employees of the executive, judiciary, legislative branches of the government and of constitutional offices; senior executives of government financial institutions and government-owned and-controlled corporations; officials of political parties; and officials of diplomatic and consular missions abroad.

Also to be placed on the watchlist are personalities involved in gambling, smuggling, terrorism and other similar activities.

The seminar materials said the bases for inclusion in the watchlist were publication of the names in major newspapers, public knowledge or reputation, and registration papers of the organization or corporation.

It tuned out that the document was a handout of the UCPB for its seminar on the AMLA that the bank was conducting for its frontline personnel.

Apology to Akbayan

UCPB Vice President Frank Capalongan gave this information in a letter to the Anti-Money Laundering Council on Dec. 2, 2002 in which he apologized for the use of Akbayan's name as an example of political parties on the watchlist.

"There was no intention to disparage Akbayan or any of the other groups for that matter and the names were picked at random as examples of what may be included in a watchlist," Capalongan said.

Lobregat's revelation led Sen. Vicente Sotto III, a bicameral committee member, to deliver a privileged speech condemning the Bangko Sentral ng Pilipinas (BSP) for allowing banks to create the watchlist purportedly in compliance with the AMLA.

Sotto protested that government officials, and even members of the judiciary, were lumped with criminals. "I am alarmed at how the BSP is conducting or executing the Anti-Money Laundering Law," he said.

Following through Sotto's speech, Sen. Aquilino Pimentel Jr. asked the Senate to recall its panel from the bicameral conference committee and withdraw the Senate version of the bill seeking to amend the AMLA.

Sen. Panfilo Lacson, one of the authors of the AMLA, said the BSP should be asked to explain the creation of the bank watchlist. "Instead of prioritizing drug lords, kidnappers and smugglers, they are targeting government officials and even non government organizations," he said.

Senate President Franklin Drilon said the Senate would convene into a committee of the whole at 10 a.m. today and ask Bangko Sentral Governor Rafael Buenaventura to explain the creation of watchlists by some banks.

After Buenaventura shall have shed light on the watchlist, the Senate panel will attend the bicameral conference committee deliberations at 11 a.m.

House caucus

While the legislators vehemently object to the watchlist, they are silent on Section 16. The section was discussed during an all-member caucus in the House of Representatives on Monday. Some legislators wanted it deleted.

During floor debates prior to the House approval of the amendments to the AMLA the other night, Akbayan Rep. Loretta Ann Rosales asked for the repeal of the section.

But Iloilo Rep. Rolex Suplico, a member of the minority, Rosales' proposal did not sit well with majority of his colleagues, who felt that the AMLA could be used to harass the political opposition if the section was deleted.

Rosales said she found the provision "self-serving for politicians."

"What if there is a valid reason for an investigation to be made? What happens now?" Rosales told the INQUIRER.

She said she voted for the approval of the House committee report "in behalf of the overseas Filipino workers," with reservations, one of them being the existence of Section 16.

Ilocos Sur Rep. Salacnib Baterina said the provision should be removed because it was unfair to other people, particularly businessmen.

"Why do you exempt politician and not the trader and merchant?" Baterina said. He noted that the provision was in violation of the equal protection clause in the Constitution.

Baterina said the provision would not stop a money launderer from running for an elective post and "launder and launder" for the duration of the election period.

But Maguindanao Rep. Didagen Dilangalen said the provision should remain because it was fair to the opposition in particular and the country in general. "There is no need to repeal it," he said.

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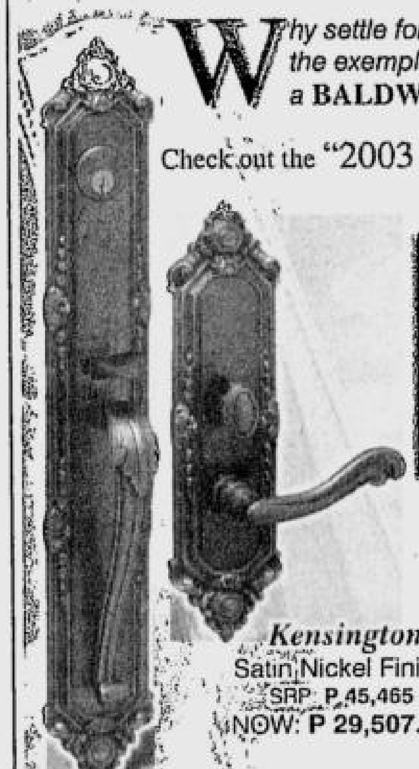

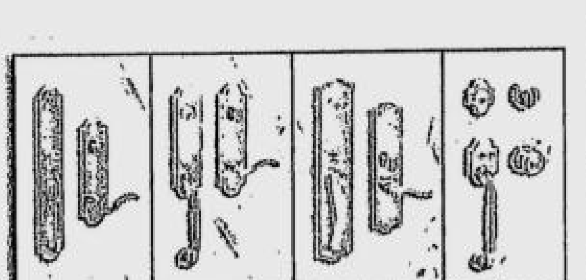

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SPORTS

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Brazilians arrive amid bomb threat

GUANGZHOU, China--Bomb experts and police scoured one of southern China's busiest airports ahead of the arrival of the Brazilian football team after an anonymous caller phoned in threats, press reports said Tuesday. For several hours ahead of Monday's arrival of the Brazilian team, including superstars Ronaldo, Rivaldo and Ronaldinho, Guangzhou police had cordoned off and evacuated large parts of Baiyun Airport, the Information Daily reported. AFP

FIRST GENT'S CUP

Casas shoots 68 sans practice round

By Jong Arcano

CASSIUS Casas walked into a place he had not seen for five years and shot a four-under-par 68 yesterday for a two-stroke lead in the 11th leg of the First Gentleman's Professional Golf Circuit at the Palmer course of the Orchard Golf and Country Club.

The contours of the fairways were the only reminders of a course he once played with the likes of Ernie Els, Vijay Singh and Colin Montgomerie in the Johnnie Walker Super Tour.

But in the end it was just the renewed confidence that has given him a victory and three second place finishes in his last four tournaments, coming to fore.

Casas went on a rampage with three consecutive birdies and an eagle in the first six holes of the front nine in another flying start for the player hot on the comeback trail after his career went on a tailspin last year.

Cookie LaO, the rookie pro who was forced to miss seven consecutive events by illness, remained as steady before he took a leave with a solid 70 under the overcast skies and tame winds.

In the only two events he played, LaO placed second in the first leg and tied for third last week in Tagaytay.

Only four other players–Richard Sinfuego, Danny Zarate, Orlan Sumcad and Rodrigo Cuello–managed to break par but the field appeared to have recovered from the shock of the turbulent conditions last week at Tagaytay Midlands with the average scoring pegged at a respectable 75.

Tomo Yoshinago, one of the nine foreigners in the roster of this event bankrolled by First Gentleman Mike Arroyo's foundation and San Miguel Beer, joined Eddie Bagtas, Rodolfo Cuello Jr. and Willy de Tomas at 72.

Order of Merit leader Mars Pucay and Angelo Que, the rookie who score a breakthrough in Bacolod, led the group at 73 while Benjie Magada, a two-leg winner like Casas and Pucay, was far behind after a 76.

Starting from the back nine, Casas played the first nine holes at even par. But he went on fire coming home touched off by gimme birdie on the par-5 second. Casas then made a couple of 10-footers to make it three in a row before he chipped in for an eagle from 10 yards on the sixth.

That rousing binge was followed by back-to-back bogeys from the seventh but a closing birdie put him back to four under.

"Malaki na pinagbago ng course lalo na yung bilis ng greens. Pero maganda pa ang palo kaya walang problema," said Casas.

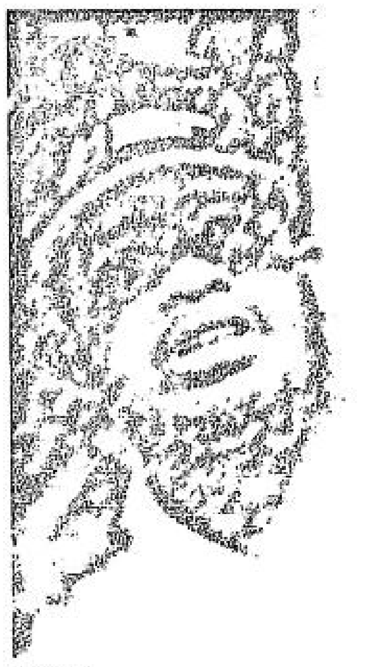
Casas didn't even give himself the benefit of a practice round in the weekend, opting to rest and hit balls in the range instead.

"Sa golf course naman, ganun pa rin ang requirement, tama ang direksyon ng bola. Etong round na to na yung practice round ko."

Newly-crowned club champion Kevin Lee shot a 75 and the Korean amateur was bunched in 24th place with 10 others.

The scores:

68 - C. Casas
70 - C. LaO
71 - D. Zarate, O. Sumcad, R.Cuello, R. Sinfuego
72 - T. Yoshinago, E. Bagtas, R. Cuello Jr., W. de Tomas
73 - M. Pucay, E. Salvador, P. Minoza, R. Pactolerin, R. Sasutil
74 - M. Manubay, E. Sanchez, C. Villaroman, C. Ababa, R. Abaring, R. Alit, R, Broblo


CASAS

Don Pocholo Razon golf winner instant millionaire

THE WINNER of the first Don Pocholo Razon Memorial Invitational later this month will become the country's latest millionaire.

Here's why: out of the total purse of P3.5 million International Container Terminal Services,Inc. (ICTSI) president Ricky Razon has put up for the four-day event, first place is a cool P1,000,000.

Not only that, the man who places second gets the still princely sum of P550,000, not bad for a 72-hole work.

Third place is worth P350,000, fourth P250,000, fifth 200,000, sixth P150,000, seventh P120,000, eighth P100,000, ninth P90,000 and 10th P80,000.To make certain that every qualifier is happy, the 21st or last finisher gets P20,000. Those who fail to make the cut after 36 holes will get P10,000 each.

The tournament is slated from February 25 to 28 at the Country Club. Razon said he is inviting only 40 pros and 40 amateurs to participate. There is no entry fee to be paid.

The first day will be the pro-am as as the the first round of for the pros. The top three pro prizes are worth P50,000, P30,000 and P20,000, respectively.

All the 40 pros will then continue their second round the following day. Only the leading 21 after that will make the cut for the final 36 holes.

Dream to present Els' historic attempt

WHILE Dream Cable subscribers will get the chance to watch Ernie Els' attempt to make it 3-for-4 in the ongoing season live, local golfers need not worry as the 2003 Johnnie Walker Classic in Australia will also be shown on a delayed basis by NBN Channel 4.

Dream Channel will be presenting the coverage of Els' historic bid against the best of the Europe Tour Down under on Feb. 13-14 from 2-6 p.m. and on Feb. 15-16 from 12 noon to 4 p.m.

Local viewers need not wait long as NBN Channel 4 through the facilities of Beginnings at Twenty Plus will be showing the same coverage daily from Feb. 13-16 from 10 p.m. to 2 a.m.

The Johnnie Walker Classic is part of a package of major sports events Beginnings at Twenty Plus is set to bring to local television this year. For inquiries, please call 759-6340 or fax 750-8198.

The Johnnie Walker Classic starts this Thursday at the Lake Karrinyup Country Club in Western Australia with Els and the other European stars like Retief Goosen, Sergio Garcia and Justin Rose in the roster.

The Classic which the country hosted in at the Orcard in 1995 offers a total pot of $2.8 million with $360,000 going to the winner.

PGA Tour apologizes

MIAMI--Fuzzy Zoeller, disqualified from a Champions Tour event for trying to conduct an instruction tip on the golf course, says commissioner Tim Finchem called to apologize "The commissioner called me and said, 'Accept my apology. We screwed up.' That was good enough for me," Zoeller said Monday at a charity breakfast in South Florida. AP

Villareal, Dela Rosa win 19th Mango Tee

ERNEST Villareal and his guest partner Danny dela Rosa posted 78 net points and capture top honors in the 19th Mango Tee, the member-guest invitational of the Alabang Country Club, over the weekend.

Counting their 75 in the first round, Villareal-dela Rosa aggregated a respectable net 9-under 153, finishing four strokes ahead of Tony Arguelles-Mano Badillo and the rest of the 256 teams that saw action in the tourney presented by Smart Communications.

The coveted low gross plum went to Iggy Clavecilla and Jojo Guingona with their combined 17-over 127 for two days.

Alex Capanza and Junnie Bagalso, leaders in the first round took a nosedive on final day witht their 78-58-136 good enough to give them the Class D crown.

Arguelles-Badillo settled for the Class C trophy, Raffy Mapua-Sito Recto won Class A and Carlo Ching-Sonny Pangilinan took Class B to complete the 2003 batch of winners for the Mango Tee which also had Mitsubishi Motors Philippines, Inc. Taylor Made, Makati Skyline, Standard Chartered Bank and Turf Company as the other major spnosors and Fedex, Pepsi Cola and Security Bank Diners as premium hole sponsors.

Ric dela Torre went home with the biggest prize, a Yamaha cart courtesy of Kart Plaza Manufacturing he won for a hole-in-one feat on the 12th hole on Feb. 8.

Hole sponsors are Nestle, Acro Industrial, BeneficialPNB Life Insurance, Citra, Cocolife/Direct Lin, Directories Phils., Gainers Marketing, GG&A Club Shares, Inc. Golforce Inc., Green Cross, Golfers Clubshares, Inc. Haji Andi Tabusalla, Hyundai Ortigas, Joseph Rice Mill, Maisog Engineering, Natropin, Pilipinas Shell, Prudential Life, Supreme Construction, SRC, Tanduay, T&C Construction, The Bellevue Manila, WG&A and YKK Zipper Phils. with the special participation of Ciolo Mondo, Hanson So, Asian Imex and the Inquirer Golf Monthly.

Andy Soriano's Swan 80 favored in Boracay Race

THE MANILA Yacht Club sets its inaugural Standard Insurance Manila to Boracay Race (SIMBR) this week.

Expected to win line honors is the Swan 80 yacht of Andy Soriano's Maligaya after having won similar honors in the Hamilton Island race in Australia.

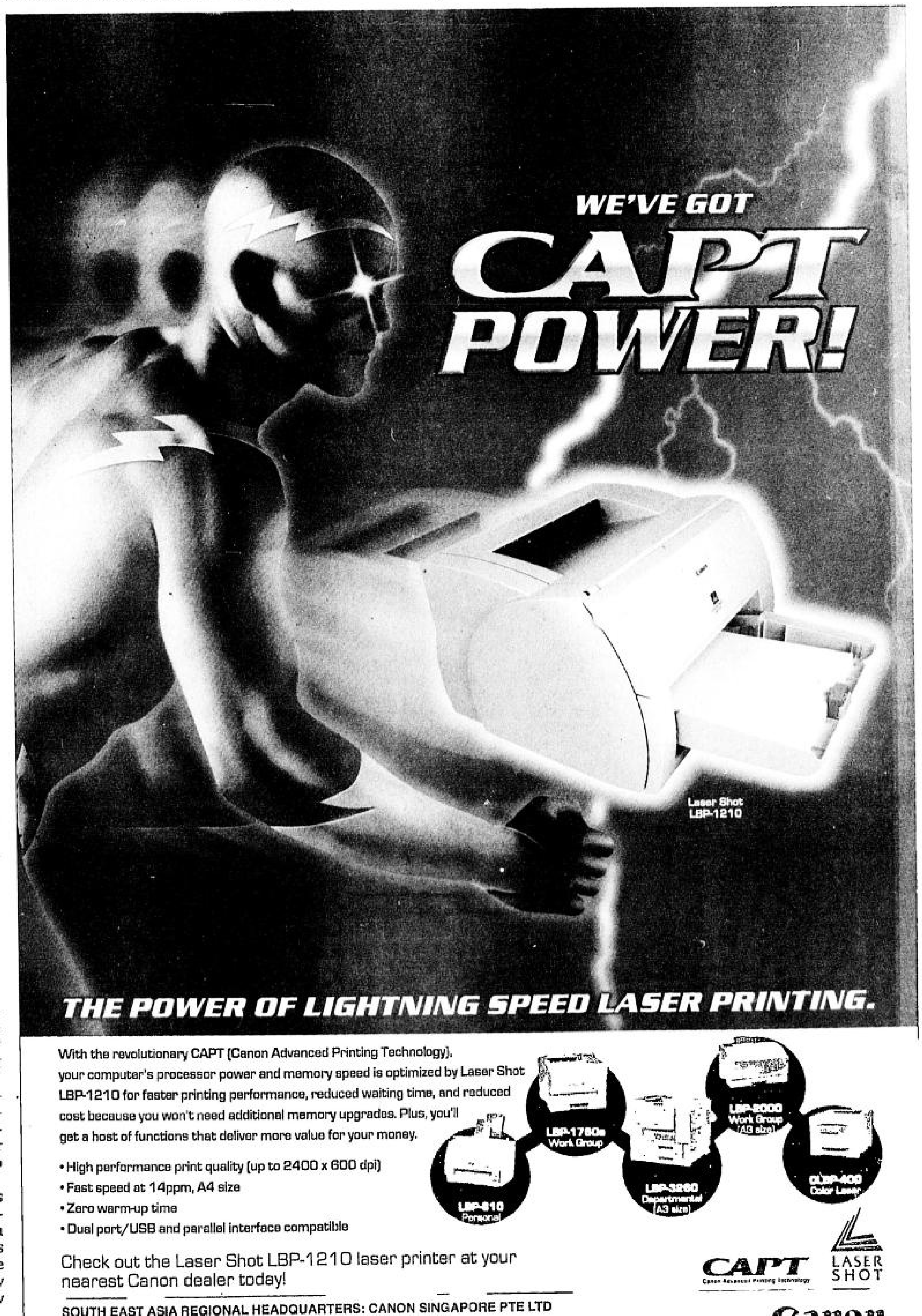
Providing stiff competition is the newly acquired IRM50 yacht of Frank Fong Mandrake, a substitute yacht to the renowned JELIK II which sank off Borneo on the way to the Philippines to join the regatta.

The multi-awarded Philippine yacht Subic Centennial, a Sydney 46 yacht composed of all-Filipino sailing athletes, is also expected to be one of the contenders, especially with the core crew's 4000 nautical miles offshore experience in a circumnavigation attempt last year skippered by Judes Echauz, Philippine Sailing Association president.

Not to be overlooked is a Sydney 36 yacht, the Sandoway, skippered by Allan Burrel with a combined top crew from the other yachts including America's Cup veteran Mark Snowden.

The most classic in design yacht is the beautiful Hans Christian 52-footer Green Sleeves skippered by Nokia Philippines top honcho Claus Karthe, which will contend with the 42-footer Kuruksan, skippered by Toyota Shaw Group chairman Sev Lim under the cruising class.

For more details, visit the SIMBR website at http://standardinsurancecom.com/sailing



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Garnett's unforgettable All-Star night

ATLANTA — While most of the focus was on Michael Jordan at his final All-Star game, Kevin Garnett had an unforgettable night, too.

Garnett shot 17-for-24 and scored 37 points, nine of them in the second overtime, and was the MVP as the West defeated the East 155-145 Sunday night.

The six-time All-Star and his Minnesota Timberwolves are often overlooked. They hope that isn't the case in the second half of the season as the push for the playoffs begins.

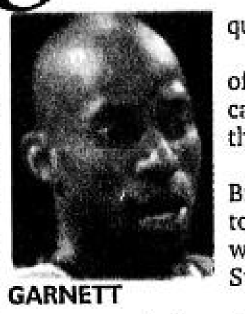
"It got really, really intense," Garnett said. "I think the second overtime was really, really, really intense."

Wait till he sees what the second half of the season has in store.

The Timberwolves return to work Tuesday night, taking a record of 29-20 into their match-up against the Dallas Mavericks, the team with the league's best record at 38-10.

Minnesota is currently tied with Utah for fifth in the Western Conference, from which eight teams will advance to the playoffs.

If the season ended today, the three-time defending champion Los Angeles Lakers wouldn't qualify for the postseason.


GARNETT

Finally over .500 with a record of 24-23, the Lakers still must catch one of the teams ahead of them to have a shot at title No. 4.

Shaquille O'Neal and Kobe Bryant displayed no fear of failing to make the top eight as they spoke with reporters for 45 minutes early Sunday.

O'Neal said he wants his legacy to be that of a five-time champion.

Los Angeles will play eight of its remaining 11 February games at home. *AP*

Spurs—Blazers on Solar

AFTER its successful All-Star Weekend, the NBA resumes its regular season today (Tuesday, Feb. 12) with an exciting match-up between two of the NBA's hottest teams, the San Antonio Spurs and the Portland Trailblazers, "live" at 11 a.m. on Solar Sports, with a replay at 8 p.m.

The Spurs and Trailblazers, two teams with near-identical records, are battling each other for third place in the tough Western Conference behind the Dallas Mavericks and Sacramento Kings. The Spurs (33-16 win-loss) have won five straight games and seven of their last eight, while the Trailblazers (32-16 win-loss) have won four straight.

Talk N' Text shares lead in 6-footers league

TALK N' TEXT-National Pool A and Sta. Lucia Realty-CUSA drubbed their respective opponents Monday to gain a share of the lead in the 1st Bert Lina six Feet and Above Junior Basketball Championship at the Lyceum Gym.

Red Bull-National Pool B drew big plays from Ryan Arana to whip Shell-UCAA, 79-70, in the opener.

One of the favored teams, Talk N' Text-Pool A of coach Johnny Tam is seeking its second straight win against Shell-UCAA yesterday at the UST Gym.

The 18-year-old Arana of the Colegio de San Lorenzo Baby Griffins ignited a big scoring run which gave Red Bull the early lead of the novel tournament limited to junior players who stand six-foot-and-above.

Arana banged in 15 of 19 big points as Red Bull gained a 42-31 halftime advantage, a performance, which left coach Ching Ching Marcelino gushing with confidence.

MS Sylvia Lina does the ceremonial toss during the opening of the Six-Foot Junior Basketball Championship on Feb. 10 at the Lyceum Gym. She was assisted by, among others, Sen. Robert Jaworski (middle right), Bert Lina (left with tie), chair of Airfreight 2100, Christian Tan, BAP executive vice president, Lito Alvarez, president, Airfreight 2100, and league commissioner Fritz Gaston.

SPORTSTV

Compiled by L. Manguiat

GOLF: The Golf Club 2003, 7 p.m. (r), Star Sports
Heineken Classic, 8 p.m. (r), Star Sports
This is the PGA Tour, 11 p.m., Star Sports
POOL: Mosconi Cup 2002, 1 p.m. and 7 p.m. (r), ESPN
Rack 'Em Up 2, 1 p.m. and 5 p.m. (r), Star Sports
BOWLING: USA vs Europe Tenpin Bowling 2002, 9 a.m. (r), ESPN
Aviva Asian Bowling Tour, 10 a.m. and 2 p.m. (r), ESPN
ICE SKATING: NHK Trophy 2002, 11 a.m. (r), Star Sports
SOCCER: EPL, 7 a.m., Star Sports, 8 a.m. (r), ESPN
Spanish Football League, 9 a.m. (r), Star Sports
SWIMMING: World Cup Swimming, 2 p.m. (r), Star Sports
Schedules subject to change without prior notice.

La Union chess starts March 7

ORTEGA

THE NATIONAL Chess Federation of the Philippines (NCFP) announced yesterday that the 2nd La Union Open Chess Tournament will be held in the City of San Fernando , La Union on March 7-13.

The event, a joint project of the provincial government of La Union, headed by Gov. Victor F. Ortega, and the city of San Fernando under Mayor Mary Jane C. Ortega, in coordination with the Valero Group of Companies, proprietor of Villa Estrella Resort, is open to all chess players in the country which include Grandmasters Eugene Torre, Joey Antonio and Bong Villamayor and other international and locally rated players.

At stake in the P300,000 week-long chessfest to be hosted by Mayor Ortega, are cash prizes and trophies with the champion pocketing the lion's share of P50,000 plus the title of 2003 La Union Chess Open King.

The first and second runners-up will likewise receive P30,000 and P20,000 respectively, plus trophies, and the rest will be awarded to the fourth up to the 20th placers.

Special awards will also be given to the top performers in the following categories-non-master, kiddie, ladies and senior.

Outright national master's title or norm will also be awarded to untitled players based on their performances in the 9 round Swiss system event.

Interested participants may inquire from NCFP Region I coordinator engr. Joseph Dumuk (tel. 072-2421164 and CP 0917-3943412) or call up the NCFP office at tel. 435-1113 up to 14.

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MCA captain's meeting today

A TEAM captain's meeting for the Metropolitan Chess Association (MCA) Amateur League will be held at 2 p.m. today at the Ninoy Aquino Stadium former manager's office inside the Rizal Memorial Sports Complex, opposite Harrison Plaza, in Adriatico, Manila.

To be presided by NM Dante Zuñiga, a certified national arbiter, the tournament's new set of rules and regulations and other concerns will be tackled to ensure the smooth staging of this year's first quarter event.

More than P150,000 is up for grabs in this amateur team competition set Feb. 22-23 at the Lotus Garden Hotel located at the corner of Padre Paura and Mabini Sts. in Malate, Manila.

Expected to attend the meeting are the representatives from BPI, CBCEA, RCBC, DAR, PAGCOR, Aspire-IT, DTI, PAS, JMA, Sulong Laguna, Cabuyao Chess Circle, Dumalag Corp. ITP Corp., CDO-Mindanao, Paircargo, Tabilog Cargo Services, PCSO, CMI Iligan Realty Corp., PNOC, PNP, Bol-Anon, SSS, LEX Devt. Corp., MWSI, Nestle-Cabuyao, DPWH, PhilHealth, UST, Letran, DLSU, UP, TIP and MLQU.

Representatives from the cities of Dasmariñas, Meycauayan, Manila, Pasay, Kalookan, Mandaluyong, Quezon City, Muntinlupa, Malabon, Marikina, Navotas, Valenzuela, Parañaque, Las Piñas, teams of Bgy. Capt. Vic Ulanday of Alabang, Christian Lorica of Bgy. Bayanan, Muntinlupa, Bgy. Joel Bacolod of Bagong Silang, Bgy. Capt. Apolonia Galindez of West Crame, provinces of Olongapo, Lipa, Ilocos Sur, Iriga, Bataan, Bulacan and Bicol will also attend.

Deadline for submission of entries is until Wednesday, Feb. 19. For more details, call 826-8560, 0916-852-1069 and 0918-939-3702.

Masbate High booters advance

DUMAGUETE CITY—Masbate Comprehensive National High leaned on the heroics of Mark Angelo Markaida to rip Ateneo de Davao, 2-0, and gain a semifinal slot in the Coke Go-for-Goal under-16 national football finals yesterday at the Silliman ballfield here.

Host San Miguel Provincial Community High of Bacong, Negros Oriental shocked NCR champion Ateneo de Manila, 1-0, in the other game, but the Metro Manilans managed to advance to the semis via goal difference after finishing in a three-way tie with San Miguel and La Salle Academy of Iligan with identical 1-1 records.

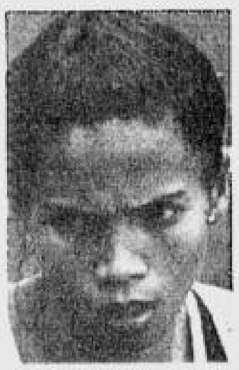
Cebu's Don Bosco Technology Center took the other semifinal seat in Group B.

The crossover semifinal matches today pit Ateneo de Manila against Don Bosco Technology Center at 7:30 a.m. and Masbate Comprehensive National High against La Salle Academy at 9:30.

Arvin Carino produced the lone marker for San Miguel, but the host team's celebration was shortlived as it failed to advance due to the tiebreaking system that put it at negative 1, behind Ateneo and LSA.

MANILA IS HOST

RP bets to Asian Athletics



BULAUITAN

By Marc Anthony Reyes

THE PHILIPPINES will host the fourth and final leg of the dollar-rich Asian Athletics Grand Prix on June 9, pitting the region's top five athletes of the 15 chosen sports.

For the first time, two Filipinos will be seeded in the Grand Prix which upped the cash pot to $3,000 for gold medal winners, $1,500 for silver medalists and $1,000 for bronze winners.

Long jumpers Lerma Bulauitan and Marestella Torres easily made the Asia's finest five roster and are eligible to participate in all four legs that will also be held in India on May 28, Sri Lanka on June 6 and Thailand on June 5.

Philippine Amateur Track and Field Association president Go Teng Kok said the Asian Athletics Association decided to hold an additional leg in Sri Lanka aside from the regular Grand Prix hosts like the Philippines, Thailand and India.

"They have also increased the prize money from $2,000 to $3,000 for the gold medal winners," said Go.

Bulauitan and Torres won silver and bronze, respectively, during the Grand Prix held here last year.

Aside from them, long distance runner Eduardo Buenavista captured the gold, while middle-distance specialist John Lozada snagged a silver.

The Grand Prix, which was started only last year, is exclusive to the best athletes in the region competing in 15 selected events--100m, 400m, 800m, 3,000m, 110m hurdles, long jump, high jump, discus throw and javelin for men, and 100m, 400m, 800m, 100m hurdles, long jump and shot put for women.

There will also be 4X100m and 4X400m competitions for men and women but without cash prizes.

Dayrit predicts SEAG success

PHILIPPINE Olympic Committee president Celso Dayrit yesterday predicted that the country will surpass its Southeast Asian Games performance two years ago when it finished fifth with a paltry 31 gold medals to show.

Despite the cancellation of three events—marathon, bowling and golf—which accounted for the Philippines seven gold medals already in 2001—Dayrit said the country can make a better showing in December when the Games is held in Hanoi and Ho Chi Minh City.

His argument is that the Philippines was only three gold medals behind fourth placer Vietnam during the Kuala Lumpur event.

"We had 65 silver medals which was much more than what Vietnam had, so if you were to compare the total medal potential per country, we're much ahead of Vietnam," said Dayrit during the PSA Forum at the Holiday Inn. *M.A. Reyes*

Ryan replaces Eric as P'foods coach

By June Navarro

RYAN Gregorio, the first assistant coach to ever win a PBA championship, was thrust into the coaching limelight after Eric Altamirano yesterday stepped down as head coach of the Purefoods TJ Hotdogs.

Purefoods management said the 37-year-old Altamirano has been reassigned as San Miguel Corporation's director for marketing projects, paving the way for Gregorio to take over the coaching portfolio at Purefoods.

Altamirano announced his decision to leave the Hotdogs after the team's practice yesterday at the Reyes Gym, less than two weeks before the 2003 PBA season opens on Feb. 23.

"It was an emotional experience. Personally, I have ill-feelings on leaving Purefoods, the players and the coaching staff but I think it's time for me to explore new horizons," said Altamirano, a former UP Maroon who saw action in the PBA from 1989-94.

As director for marketing projects, Altamirano will spearhead SMC's marketing program utilizing basketball on promoting the company's strategy in the countryside.

The project will involve organizing at least two teams composed of distinguished former PBA players who will conduct exhibition games in major towns and cities around the country.

The project is expected to generate employment to some unsigned professional ball players this season.

"This is something beyond coaching already. It's a new challenge for me," said Altamirano, who offered his gratitude to SMC big bosses Danding Cojuangco and Ramon Ang for the opportunity.

But while Altamirano met his fate with open arms, not a few were surprised.

"We were not expecting this. Nagulat din kami," was Purefoods team manager Rene Pardo's reaction.

Pardo confirmed that the 30-year-old Gregorio, who guided the Hotdogs to the import-flavored PBA Governors Cup crown last year, will be designated as head coach beginning today.

"I've mentored Ryan (Gregorio) very well and I'm confident that he could handle the team with his talent," said Altamirano.

Prior to the reshuffle, Gregorio had been Altamirano's deputy since 1997, the year Altamirano led the Hotdogs to the All-Filipino Cup title.

Their partnership started during Altamirano's coaching days in UP in the mid- 90s. Altamirano and Gregorio played for the Maroons in the 80s and 90s, respectively.

Altamirano said his new job was offered to him as early as three weeks back but it was only now that he decided to "move on and explore other areas to develop his coaching skills."

Altamirano's chores entail the forming of two touring teams featuring the top 25 players that the PBA has ever produced.

These ex-professionals will play exhibition matches against varsity clubs and team selections within the country.

Fiesta Fistiana

CLEAN LIVING

Manolo R. Iñigo

THE YEAR will start on a bright note for the country's needy boxers at 3 p.m. tomorrow at the Games and Amusements Board offices in Makati City when GAB chair Eduardo Villanueva, who also heads the Disabled Boxers Trust Fund Board of Trustees, leads in the distribution of financial assistance to destitute and disabled Filipino professional fighters.

"There are about 200 former boxers all over the Philippines in need of help," said Villanueva, adding that in Metro Manila along 20 have been listed, most of whomare either blind or victims of Parkinson's disease, the debilitating ailment which has made one-time boxing great Muhammad Ali a pathetic sight to behold.

These ex-boxers, just like in the past, will receive their cash assistance from the proceeds of the Fiesta Fistiana boxing card promoted by the Philippine Sportswriters Association way back in 1996 when I was its president. A substantial amount (the biggest ever on record) was raised from this charity card, with the proceeds submitted to an audit by the prestigious accounting firm Sycip, Gorres, Velayo and Co. By submitting itself independent audit, the PSA set a fine example for other fund-raisers, eliciting favorable response from all sectors, including its generous sponsors.

Bear Brand Kitefest starts

THE 2003 Bear Brand Kitefest, the country's largest and longest running kite-flying event, kicked off its annual competitions last weekend at the Gov. Mariano Perdices Memorial Coliseum in Dumaguete City.

Thousands of kite-flying enthusiasts from all over Regions 6 and 8 in the Visayas saw action in the first leg of the much-awaited kite festival, organized annually since 1991 by Nestle Philippines Inc., maker of Bear Brand Milk.

The competitions were held in the elementary students, aged 6 to 12, and the high school students, aged 13 to 16, can join in the flat kite division kites (2D or two-faced kites in any shape); college students, aged 17 to 21, and adults, aged 22 and above can join in the geometric kites (3D kites with basic shapes, string, combination, or train kites), and figure kites (3D kites with themes and realistic shapes) divisions.

Cash prizes, trophies and Nestle gift packs await winners of the Kitefest in each leg. Special prizes will also be given to the Super Kite or the biggest flying kite and the Saranggola ni Bear Brand or the best flying kite during the free flying period.

Other key cities where Kitefest regional legs will be held are : Laoag City on Feb. 23; Puerto Princesa on March 2; Cagayan de Oro on March 9, Tacloban on March 16, Kalibo on March 30; Pampanga on April 6; Davao on April 13; Baguio City on April 27; and Manila on May 11.

Be a part of the 2003 Bear Brand Kitefest, as a participant or spectator. Join and experience the joy of flying high.

SSC netters defeat Letran, 2-1

SAN Sebastian College scored a 2-1 victory over defending champion Letran yesterday to sweep the elimination round of the 78th National Collegiate Athletic Association men's tennis tournament at the Rizal Memorial Tennis Center.

Nino Salvador defeated Carlito Rojo, 7-5, 6-3, in the first singles, Salvador and Arvin Ruel won the doubles over Michael Mantua and Menandro Econg, 6-0, 7-5.

Econg took the second singles over Michael Tenoria, 8-5, as Letran absorbed its first loss against six wins.

Philippine Christian University nipped San Beda, 2-1, to improve its record 5-2 while College of St. Benilde won by default over Jose Rizal University to complete the semifinal cast.

Emerson Ocampo gave the Red Lions a 1-0 lead after winning the first singles over Carlo Estrella, 6-3, 6-3, but the Dolphins rallied behind Roel Licayan and Ricardo Solon, who posted a 6-3, 2-6, 6-4 victory over Borgs Solpico, 6-2, 6-1.

In the juniors division, St. Benilde demolished JRU, to remain unbeaten after seven games. Irwin de Guzman outclassed Geoffrey Calcita, 6-0, 6-1, Jandrick de Castro and Ian Avila clasted Jose Wenceslao and Calcita, 6-0, 6-1, and Lawrence Magaway blanked Wenceslao, 8-0.

San Beda finished second with a 5-2 card following 3-0 win over PCU. Nestor Celestino Jr. downed Beltan Maribojoc, 6-4, 6-2, Jopy Mamawal and Celestino defeated Warren Anurecio and Jesse Limbo, 6-2, 6-4 and Mamawal outplayed Arnei Berdan, 8-4.

Letran overpowered San Sebastian, 3-0, after Boris Chavex trounced Jan Inri Grafe, 6-3, 6-0. Juan Mayor and Chavez survived Martin Ramos and Jaime Ochoa, 6-3, 4-6, 6-3, and Russell Arcilla Jr. defeated Ramos, 8-4.

Iverson, 2 others Reebok users

ALLEN Iverson, Jason Richardson and Steve Francis, all certified NBA Stars and with different playing styles have one thing in common: They all use Reebok basketball shoes whether on or off court.

Sixer Iverson sports the Off The Clock, Warrior Richardson the Above The Rim (ATR) Too High and Rocket Francis the X Beam Franchise.

The three recently starred in the NBA All-Star game, with Richardson emerging slam-dunk champion.

Exclusively distributed by RSH Marketing Phils. Inc., Reebok footwear, apparel, and accessories are available at SM Megamall, North Edsa, Sucat, Shangri-la Plaza, Festival Supermall, The Shoe Shop in Rockwell and all Royal Sporting House outlets.

Xavier clinches twice-to-beat advantage

DEFENDING champion Xavier School turned back host UNO High, 65-57, Monday night to clinch a twice-to-beat advantage in the finals of the Tiong Lian (MMTLBA) basketball tournament at the UNO gym.

Coach Mon Amador's Stallions uncorked a blistering 19-0 run in a four-minute stretch in the third quarter to turn an eight-point (30-38) deficit into a comfortable 11-point (49-39) advantage.

Point guard JC Yu poured in eight of his 12 points while sweet-shooting Chris Tiu chipped in six of his 24 in that stretch to give the Stallions the first finals berth with a 6-2 record.

Chiang Kai Shek College nipped St. Stephens, 75-73, in the second game to arrange a knockout match with UNO on Friday for the right to challenge the Stallions for the title.

Despite getting into foul trouble early, Paul Tan Chua, son of Red Bull team owner George, still managed to score eight points and help his team together with Bon Syiaco, who had seven.

"Our running game did it," said Coach Amador after the tight but well-officiated contest.

The scores:

XAVIER 65--Tiu 24, Yu 12, P. Chua 8, Syiaco , Tio 6, Lao 6, Orbos 2, R. Cua 0, Dy 0.

UNO 57--Chong 22, Ng 10, Solomon 8, Yee 7, Sze 7, Tanio 3, Hao 0.

Quarterscores: 9-11, 30-29, 54-46, 65-57

TEAM owners and official display the NBL logo after their recent meeting. From left are Taguig's Emerson Medrana, Taguig coach Danny Gavierrez, Shineway-Ozamiz' Mike Ochate, Spring's Coach Tito Palma, NBL president Christian Tan, Ozamiz Mayor Reynaldo Parahinog, NBL Commissioner Arturo Valenzona, Lhuillier coach Raul "Yayoy" Alcoseba, Pampanga coach Alex Gonzales and Wangs team captain Lawrence Garcia.

NBL cagefest on

THREE games will kick off the first leg of the NBL (National Basketball League) regional championship on feb. 21 at the Tinga gym in Taguig City.

It will be Gov. Lito Lapid's Pampanga University of Assumption against Alexander Wang's Wangs Ballclub of Mandaluyong at 3 p.m., Nathaniel "Tac" Padilla's Spring Cooking Oil of Malabon against Miche Lhuillier's M. Lhuillier Jewellers of Cebu at 5 o'clock and Mayor Reynaldo Parahinog's Ozamiz Shineway against Mayor Freddie Tinga's Forward taguig at 6:30.

The opening schedule was finalized during a recent meeting among team owners which was chaired by NBL president Christian Tan.

"Based on the rosters of the six competing teams, we expect a keen, exciting competition," said NBL vice president/operations and national shooting chamption Tac Padilla.

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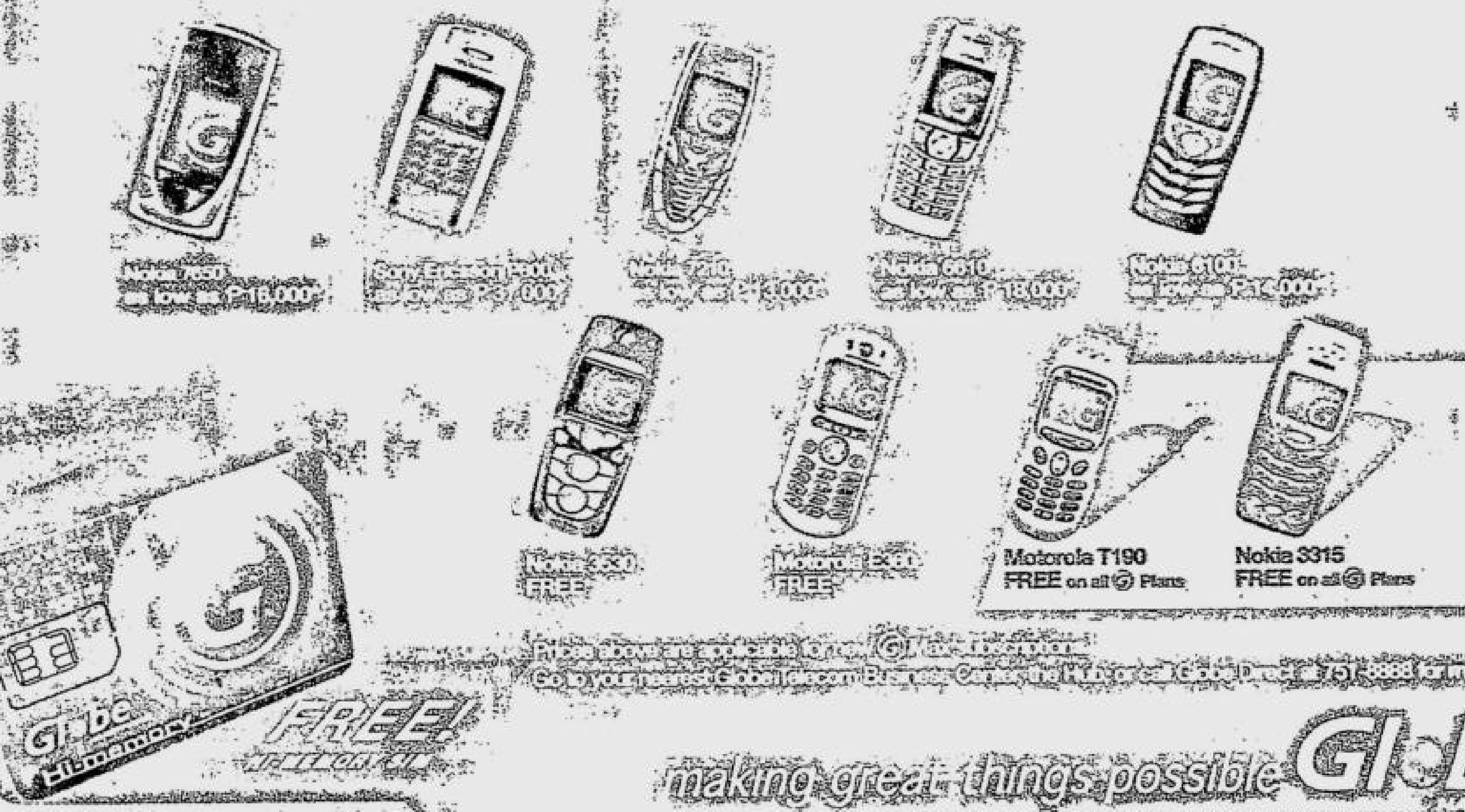

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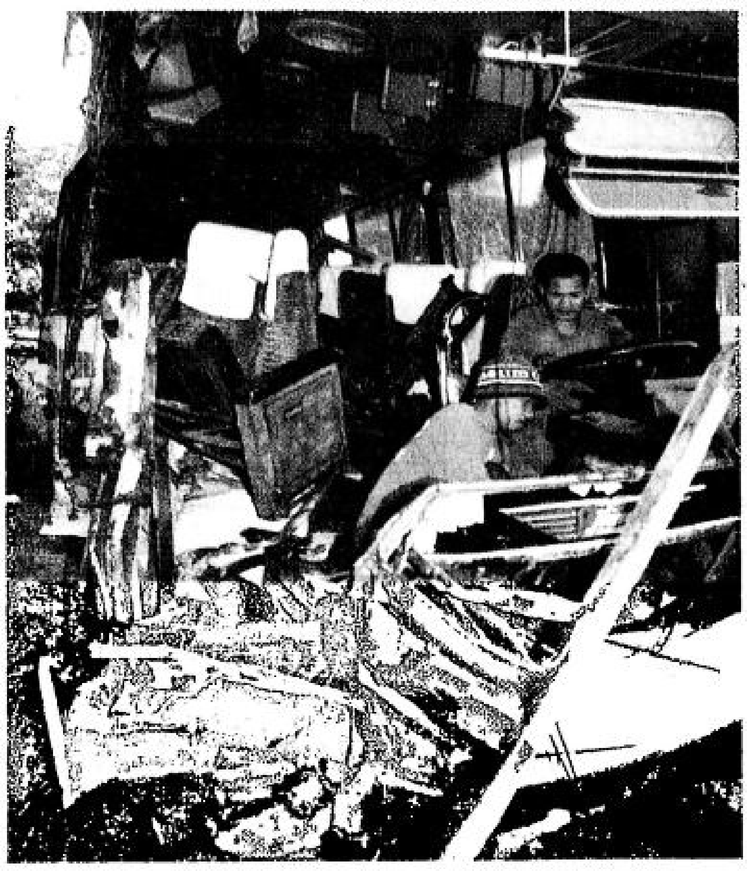
Editor **Louie C. Camino**

6 inmates bolt from Quezon City jail A26



THIS is all that is left of the Goldtrans bus after it collided with two other buses and a truck on the South Superhighway in Sta. Rosa early yesterday morning.

ERIK ARAZAS

4 killed in tollway crash

64 injured in 4-vehicle smashup in Biñan

By Christian Esguerra, Romulo Ponte and Clarice Colting

A DRIVER, now subject of a manhunt, lost control of his bus along the Southern Luzon Tollways in Biñan, Laguna yesterday morning, causing a smashup of three other vehicles that left at least four people dead and 66 injured.

A Gold Trans shuttle bus loaded with Philips Electronics employees bound for Cabuyao accidently swerved to the opposite lane and hit an oncoming Melissa passenger bus headed for Alabang at around 5:30 a.m.

The head-on collision instantly killed driver Romeo Nueva, 42, of the Melissa bus (DWJ-442). It took authorities about an hour to pull Nueva's body out of the wreckage.

Passengers Robert Mendoza and Myrna Castel later died at the Biñan Doctors Hospital and the Ospital ng Muntinlupa. Elizabeth de Claro, who was three months pregnant, expired at the Perpetual Help Hospital at 6:08 a.m.

A Philips employee was said to have also died at the Biñan Hospital but he remained unidentifed at press time.

Authorities had earlier reported that as many as 103 people were injured. Most of the casualties were in the first two buses.

Investigators could not immediately determine what caused the Gold Trans bus to switch lanes. Its driver fled after the accident.

Survivors told police that the missing driv-

4 KILLED/ A27

Desire for Katya sends boy, 13, to jail

By Tina Santos

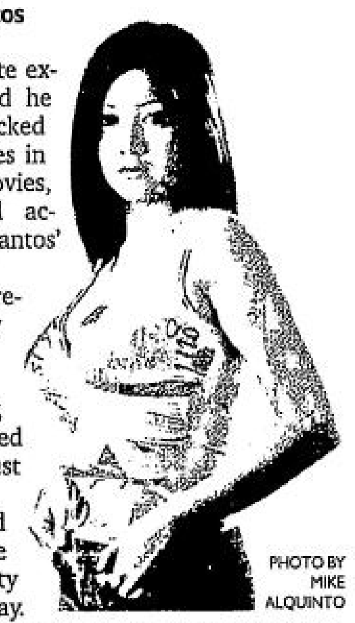


PHOTO BY MIKE ALQUINTO

HE had a cute excuse: he said he only mimicked steamy scenes in x-rated movies, mainly bold actress Katya Santos' "Sukdulan."

Police refused to buy the alibi.

The 13-year-old boy, who insisted he was just play-acting, was locked up in the Navotas City jail on Monday.

The suspect, an out-of-school youth and a resident of Barangay Bagumbayan South, Navotas, was still trembling when he was made to face his accusers, including the young victim, who happens to be his neighbor.

Officer-on-case SPO1 Alexander Acusin of

DESIRE/ A26

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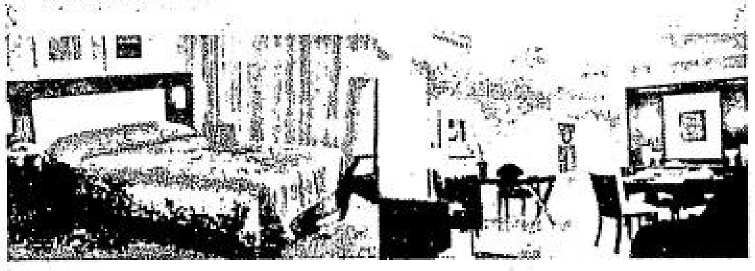

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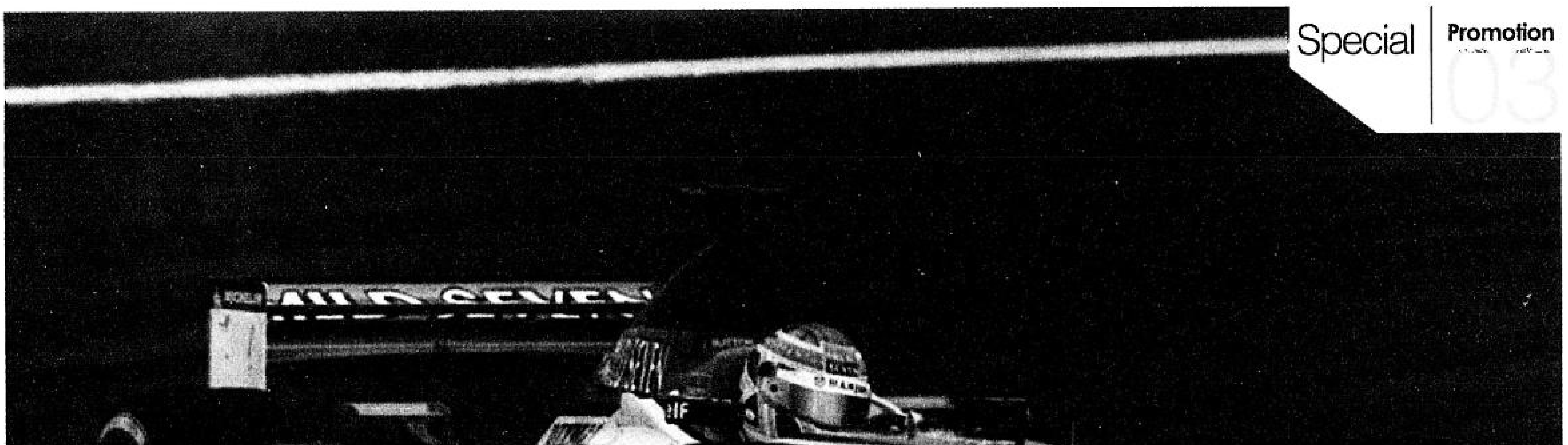

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Militants accuse Manila council of trying to rig depot measure

By Jerome Aning

THE PRINCIPAL non-government group pushing for the total closure of the Pandacan oil depot yesterday said it would not be attending the City Council's public hearings to study the ordinance phasing out the facility.

The United Front to Oust the Oil Depot said in a letter to the Council that the outcome of the public hearings "has already been predetermined."

The group believes that the councilors identified with Manila Mayor Lito Atienza would either repeal or "weaken" the controversial ordinance in favor of the oil firms.

"It would be an exercise in futility, and a waste of public funds, to partake in an affair whose result is a forgone conclusion," said UFO-OD convenor Vladimir Cabigao.

He also also rejected the Council's plan to study the memorandum of agreement signed between City Hall and the three oil firms using the depot.

"We would like to remind you that the Council has no power, much less (the) right, to revisit the MOU because it is not a party to it," he said.

Cabigao added that the MOU is a "contravention of law" because it could not override the ordinance.

This was also the position of the Social Justice Society, which sued the mayor before the Supreme Court for reaching an understanding with the oil firms.

In a separate letter to the Council, SJS president Samson Alcantara said any attempt to tinker with the MOU would be a "contemptuous act."

Under the MOU, the oil firms were allowed to remain in Pandacan as long as they reduce their operation by as much as 40 percent.

The MOU expired at the end of last year but the Council extended its term for another three months, during which the aldermen resolved to "reassess" the closure ordinance.

Cabigao said he believes the majority councilors allied with Atienza will repeal or revise the ordinance to render moot the Supreme Court case and a similar lawsuit filed by opposition councilor Benjamin Asilo that is pending before the Office of the Ombudsman.

Cabigao said UFO-OD's participation in the public hearing could affect the Supreme Court case.

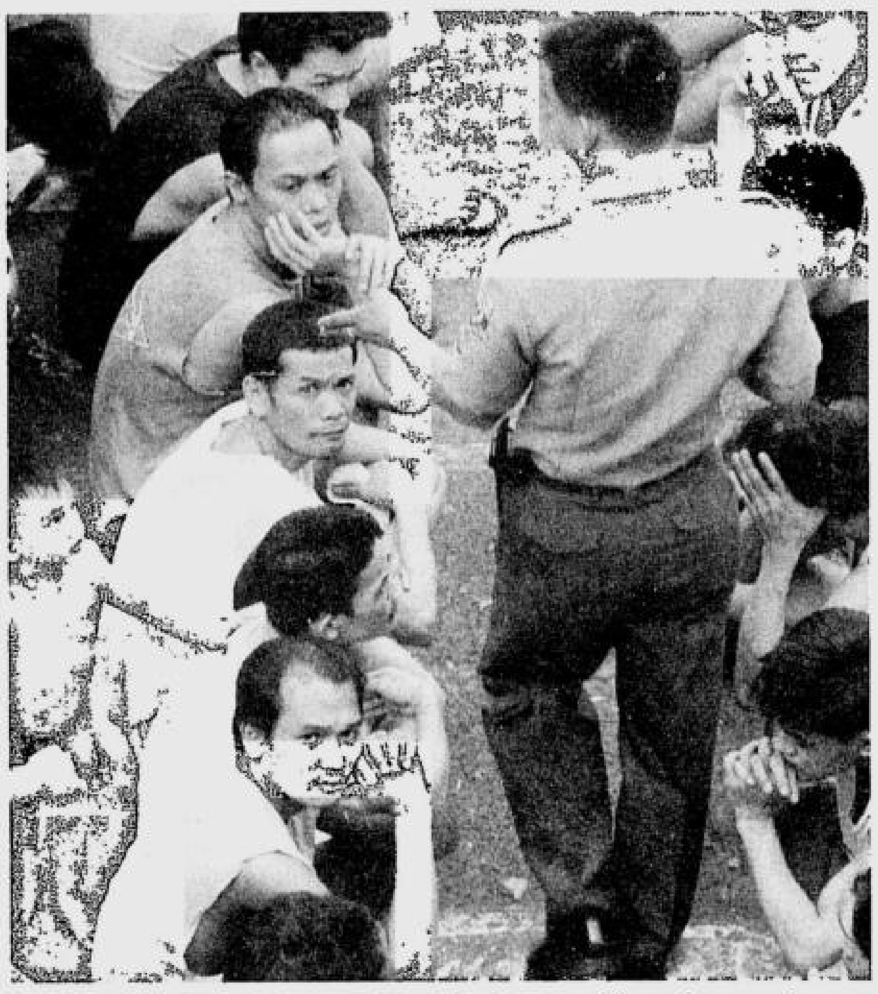
Alcantara reminded the councilors that they can only enact ordinances "that will redound to the general welfare of the people and not those that would put their lives in serious jeopardy."

Cabigao added that any modification of the ordinance would trample on the rights of the people in Pandacan.

Cabigao said the military's announcement that the country would suffer from "sympathy attacks" once war breaks out between the United States and Iraq, only confirms UFO-OD's position that Pandacan is vulnerable to reprisals.

He also urged the councilors to ignore the "blackmail" of the oil companies about the fuel shortage and the price hike that could happen if the depot is shut down.

6 inmates bolt from Quezon City jail


A BOY weaves through the rows of squatting inmates while a prison guard conducts a head count after yesterday's jail break stirred up the Quezon City jail.
EDWIN BACASMAS

By Alcuin Papa

THE WARDEN of the Quezon City Jail and three jail guards have been relieved from their posts after six prison inmates—all kidnap-for-ransom suspects—escaped from jail yesterday morning.

Warden Supt. Emilio Culang and jail guards JO3 John Wahing, JO1 Joaquin Campo and JO1 Felix Marcos, have been held responsible for the early morning jailbreak and are now facing administrative charges.

The escaped inmates were identified as Jaime Muog, 44, of Tiaong, Quezon, Edgar Allen Alvarez, 28, Felicisimo Laigo, 41, also of Tiaong, Quezon, Benjamin Dy, 58, of Muntinlupa City, Primo Arena, 38, of Antipolo City, and Antonio Tan, 47, of Binondo, Manila.

The six men are facing kidnap-for-ransom charges. Members of the defunct Presidential Anti-Organized Crime Task Force arrested the suspects in 1999. Dy and Tan reportedly belong to a group that preyed on Chinese-Filipinos.

According to a report, the escape occurred at around 2:15 a.m., after the six men sawed off the bars of a window of the jail annex building of Dormitory VI. The six slipped out of the window and climbed down the building using a rope, the report said.

The men then crossed into the QC Girl Scouts headquarters located at the rear of the jail and were seen boarding a waiting maroon Tamaraw FX which was parked on the street.

Interior Secretary Joey Lina ordered the relief of the jail officials upon hearing of the jail break.

Lina also directed BJMP Assistant Director Antonio Cruz to file administrative and criminal charges against the officials.

Culang was replaced by Supt. Romeo Pio of the Bureau of Jail and Penology. Pio was previously assigned to the BJMP's Logistics Division. Pio also used to be the warden of the Quezon City Jail until he was relieved after a riot broke out inside the penal facility. Culang will take over Pio's place at the Logistics Division.

The BJMP has launched a manhunt for the suspects. Recovered from the scene were a nylon rope measuring 14 meters and a hacksaw.

Teresita Ang See of Kaisa said anti-crime non-government organizations "are in an uproar" over the reported escape of KFR suspects.

"We are bothered by this escape," Ang See said. "How can this happen? Officials really have to find out what's happening there (jail)."

She also pointed out that this was the third time KFR suspects escaped from detention.

Ang See recalled that the suspects had threatened her verbally during their trial. "They told me I shouldn't stick my nose into affairs that do not involve me," she said. "They have also threatened me through other means."

Jail gangs threaten to hold rally in Bilibid

By Christian Esguerra

GANG leaders on Monday rallied behind ex-Mayor Rey Yap, who was hauled off to the New Bilibid Prisons' disciplinary cell for allegedly yielding at least P300,000 in counterfeit money last week.

Twelve of the NBP's 13 gang leaders met with prisons director Ricardo Macala yesterday at around 3 p.m. to demand Yap's immediate release. They claimed that the fake cash had been planted in his cell at the maximum security compound.

Macala yesterday said the groups warned that they would stage protest action if he ignored their petition.

The gangs included Sigue-Sigue, Bahala Na, Commando, Batang Cebu, Batang Leyte, Batang Mindanao, Batman, Happy Go, and Sputnik, where Yap serves as adviser.

Only the head of the Batang City Jail, a group identified with Yap's rival, former Zamboanga del Norte Rep. Romeo Jalosjos, refused to attend the one-hour meeting at the NBP conference hall.

Despite the uncommon show of support for Yap, Macala said the murder convict could not be released from "bartolina" because of the evidence allegedly found in Yap's possession.

"I'm just following the rule of law," he said in a phone interview. "This should show that there are no VIPs here. The rule for Pedro is also the rule for Juan."

A prison insider said the unholy alliance among the gangs was a first in the history of the NBP.

"This was the first time that they joined forces for a common cause," the source told the INQUIRER. "This should tell us something about how they regard the former mayor."

OMA worker gunned down in Quiapo

By Philip Tubeza

WHILE Muslims worldwide prepared for the Eid'l Adha (Feast of Sacrifice) yesterday, an Office of Muslim Affairs employee was brutally shot dead right in front of the Quiapo Golden Mosque in Manila.

Elpidio Barbosa, 56, of Tamparan, Lanao del Sur, was shot in the head by an unidentified man on Monday night, said Detective Danilo V. Vidad of the Western Police District.

The bullet hit Barbosa's right eye, Vidad added.

The policeman said the victim was about to enter the gate of the mosque in Quiapo when the gunman suddenly appeared out of nowhere and pulled out a gun at around 7:30 p.m.

Without saying a word, Barbosa's assailant aimed the gun at the victim and then pulled the trigger, Vidad said.

The suspect casually walked away after Barbosa slumped on the ground.

The victim died on the spot, Vidad added.

Muslim elders took the victim's body inside the mosque and refused to have Barbosa autopsied.

Muslim tradition requires that their dead be buried before sundown of the day of their birth.

Police are now looking for witnesses to the killing. So far, no one has come forward to help the police, he said.

The shooting happened on the eve of Eid'l Adha, one of Islam's two major holidays.

The feast highlights the observance of the annual pilgrimage, or haj, to Mecca in Saudi Arabia.

More than 3,000 Filipino Muslims are participating in this year's pilgrimage.

Muntinlupa closes down 6 double-dead meat shops

By Christian Esguerra

THE MUNTINLUPA government yesterday padlocked six stores allegedly selling "double-dead" lechon meat.

Representatives from the National Meat Inspection Commission and city hall closed down the stalls for numerous violations of the Sanitation Code, National Building Code, Fire Code, and the Muntinlupa Revenue Code.

The stores were identified as Ambol's Lechon, Noel Lechon, Mang Ben Native Lechon, John and Jeff Lechon, and two others including one allegedly owned by a policeman.

These were the same stores shut down in May last year for similar violations.

The stores are located in Barangay Tunasan, site of the city's fledgling lechon industry which had long been suspected of selling decomposing meat.

"Don't make pigs out of the people of Muntinlupa," said Mayor Jaime Fresnedi in a statement. "Our city cannot and will never tolerate industries that sacrifice the welfare of the people."

Desire for Katya sends boy...

From page A25

the Navotas Police said the incident happened at around 2 p.m. inside an abandoned and dilapidated house in Tongco Compound, Barangay Bagumbayan South, Navotas.

Acusin said the young victim and the teenage suspect were playing hide-and-seek near the abandoned house when the latter suddenly grabbed the girl and started touching her private parts.

Dissatisfied, the suspect dragged the girl inside the house, stripped off her clothes and allegedly raped her.

Police said the suspect sent the victim home afterward.

But the girl, apparently hurt, immediately told the ordeal to her mother, who next reported the incident to the barangay.

Barangay officials readily collared the suspect, who was caught inside his house, and turned him over to the police.

The suspect did not deny it when asked why he did the sex act at such a tender age.

He however told investigators he just tried to imitate what he keeps seeing on x-rated films, particularly the sizzling love scenes of Katya Santos and Raymond Bagatsing in "Sukdulan."

NBA ref robs the world

BARE EYE

Recab Trinidad

YOU don't send a cop to referee an NBA All-Star game. He'd end up messing up the celebration.

NBA Commissioner David Stern chose one Ted Bernhardt to officiate the All-Star match in Atlanta Sunday.

So what happened?

The dry-wit did not only decide the final outcome in favor of the West. He also spoiled the party for Michael Jordan. And thereby sent the whole basketball world feeling robbed.

"Leave it to to the refs to ruin it,"groaned East coach Isaiah Thomas.

***

As he was supposed to love and, therefore, help the game, the least Bernhardt should've done was rule a let-go in Kobe Bryant's desperation 3-point try from deep right with only a second left in the match.

First, Kobe had no clear, decent aim at the basket when he took the frantic attempt. It would also appear that it was Kobe, not the towering Tracy McGrady, who initiated a contact, if indeed there had been a negligible one.

Again, that humorless ref should have been told it was not a contest, but a grand historic celebration, he was officiating.

***

The call was not only questionable. It was dumb, blind, heartless.

OK, East went on to forge a second overtime after Bryant converted two of three free shots. East, all given up for lost, predictably ruled the second game extension.

Well, reasoned Jordan after the match, anything can happen in a ballgame.

But what did that ref, who obviously grew up watching horror movies each night before going to bed, achieve?

Nothing much. He just authored one of basketball's most unforgettable, most sickening unhappy endings.

***

Said Jordan after his 14th and final All-Star appearance, itself historic after it was decided only after two overtimes: "I can go home and feel at peace about leaving basketball."

At peace. But imagine what a whole world of memorable, joyful, screaming difference it would have made if a policeman's silly whistle was not blown in the final second of the first overtime in Atlanta Sunday.

Jordan, who turns 40 this month, may not have pocketed another MVP award.

But, again, basketball fans all over the world, from China to Chicago, from the Philippines to Philadelphia, would've marked it as a sports holiday in their hearts.

***

That killjoy call had no parallel in history.

The closest that came to mind was Joe Frazier's sneaky left hook that sent Muhammad Ali down in the 14th round of their first match.

Ali was well on his way to one of his greatest virtuoso stands when the big left caught him smack on the jaw.

Well, Ali was able to arrange two more fights with Frazier, with the third and last--the Thrilla in Manila--going down as an all-time classic.

So Jordan, as he would quietly explain, walked into the sunset in complete peace.

But until yesterday morning, lovers of basketball continued to feel dismayed, deprived.

Why? Because great as he is, Jordan cannot be expected to figure in another situation such as the one marred by that blind, heartless call.

Unlike with Ali, there will never be another night like that for His Airness.

It was not a contest, but a celebration. Rules are also supposed to provide music to the game.

Too bad that horror ref could not carry a tune.

THE DAILY GOSPEL

Wednesday, February 12, 2003
5th Week in Ordinary Time

1st Reading: Gen 2:5-9, 15-17
Gospel: Mk 7:14-23

Jesus called the people to him again and said to them, "Listen to me, all of you, and try to understand. Nothing that enters one from outside can make that person unclean. It is what comes out from within that makes unclean. Let everyone who has ears listen."

When Jesus got home and was away from the crowd, his disciples asked him about this saying and he replied, "So even you are dull? Do you not see that whatever comes from outside cannot make a person unclean? Since it enters, not the heart but the stomach and is finally passed out."

Thus Jesus declared that all foods are clean.

And he went on, "What comes out of a person is what defiles, for evil designs come out of the heart: theft, murder, adultery, jealousy, greed, maliciousness, deceit, indecency, slander, pride and folly. All these evil things come from within and make a person unclean."

Commentary

Jesus made it clear from this passage that food does not make a person impure. It is the interior disposition, what emerges from within us, the wicked designs coming from the deep recesses of the heart that render us impure. What are these? The heart is what matters, and what finds its way into and from our hearts. Many times in our loves, we are controlled by taboos, what others say we should or should not do. Our journey toward human maturity and holiness should allow us to shed taboos and legalistic morality for the "morality of the heart" where God's law is written.

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The Hope of Freedom and Justice! Is Back!

Vendors' coddlers threatening sidewalk clearing, MMDA says

By Leila Salaverria

THE FACE of the enemy has changed.

This was according to Metro Manila Development Authority officials, who said that, more than the sidewalk vendors themselves, it's those who profit from the vendors who are now more aggressive in opposing the clearing operations.

"Those who are (now) fighting (the MMDA personnel) are the ones who collect bribes from the vendors and those who earn from illegal electrical connections," MMDA Chair Bayani Fernando said.

Traffic Operations Center Director Angelito Vergel De Dios added that persons in authority, whether local officials or law enforcers, and even the business establishment owners or its security guards, have been coddling the illegal vendors.

"No vendor could stay so long in front of an establishment unless it has the tacit consent of the owner," Vergel De Dios said.

The traffic director said that those who want the illegal vendors to remain are fearful of losing the profit they rake in from bribes and other such concessions in exchange for letting the vendors use the space.

Vergel De Dios explained that for displaced vendors, it would be easier to move to a new location and start earning again.

But for those who collect bribes, they would lose their cash cow. Hence, their vehement opposition, Vergel De Dios said.

These groups have taken to organizing a mob to scare or slug it out with the MMDA's clearing operation personnel, he said.

"When the personnel arrive, there are already groups armed with stones," he said. "Once, one of our buses was shot at thrice. No one was hurt in the shooting incident."

The MMDA has also learned that such groups have also tried to bribe MMDA officials to tip them off whenever a clearing operation would take place.

Meanwhile, Fernando said that it was a bad idea to fight over whether or not to stop the sidewalk clearing operations.

"We should be pitied if we fight over clearing the sidewalks," he said. "While in America, they hold debates about going to the moon."

He said the debate on the sidewalks is holding the country down when, in fact, we should be using the roads that we have spent so much money on.

Sidewalk vendors have been on the warpath ever since Fernando initiated his sidewalk clearing drive. They also railed against his alleged dictatorial methods and his threat to spray kerosene on the vendors' wares.

A BUS crash survivor reaches out to a comforting hand at the Biñan Doctors Hospital. ERIK ARAZAS

Most victims were asleep

By Clarice Shalumai Colting,
PDI Southern Luzon Bureau

BIÑAN, Laguna—At 5 a.m. Tuesday, Elenita and Alberto Alegre left their home in Bacoor, Cavite for their daily shift at Philips Semiconductors Manufacturing Corp. in Biñan.

Earning between P300-P500 per day, the couple provided for their two children who were 7 and 2 years old.

Just like most of their co-workers, the couple tried to catch some sleep on their way to work.

But at around 5:30 a.m., the couple, together with around 60 other workers of the company, was jolted awake when their shuttle bus slammed into another passenger bus along the Southern Luzon Expressway near the Carmona Exit.

They were only a few minutes away from the company when the accident happened.

As of press time, four people were confirmed to have perished in the smash-up.

Elizabeth de Claro, who was pronounced dead upon arrival at the University of Perpetual Help Medical Center, was three months pregnant, according to Jane Martinez, patient care coordinator.

"The baby was to have been our fourth child," De Claro's husband lamented in Filipino.

Another worker who was 8-months pregnant had a premature caesarian delivery due to the accident.

According to Martinez, more than 30 casualties were brought to their hospital but some were rushed to other nearby hospitals.

She said the victims sustained multiple injuries.

According to a member of the Philips management, the company is meeting with the Gold Trans who provides shuttle service to the company.

She said they would be releasing an official statement as to what assistance the company will be providing the injured workers.

Luz Baculo, secretary general of Pagkakaisa ng mga Manggagawa sa Timog Katagalugan of which the Philips Semiconductors Manufacturing Corp. Workers Union is a member, said they will monitor the conditions of the workers and ensure that management will provide the necessary benefits and services to the victims.

4 killed in crash

From page A25

er suffered only superficial wounds since it was Gold Trans' right bumper and windshield that hit the oncoming bus. Melissa bus had its entire front side shattered.

Gold Trans (NYJ-360) was trailing an Isuzu Elf and RMSA shuttle bus on the southbound lane before the collision, according to Manny Prades, Philippine National Construction Corp. radio operator.

Quoting investigators, Prades said the Gold Trans bus might have accidently swerved to its left to avoid hitting the Elf which had just slammed into the RMSA shuttle's rear. The shuttle had supposedly slowed down because its driver was glancing at a stalled vehicle.

But PNCC officer Danny Mangawang told the INQUIRER that the Gold Trans bus was actually trying to overtake the Elf, which was then transporting pigs, when it lost control and swung to the opposite direction.

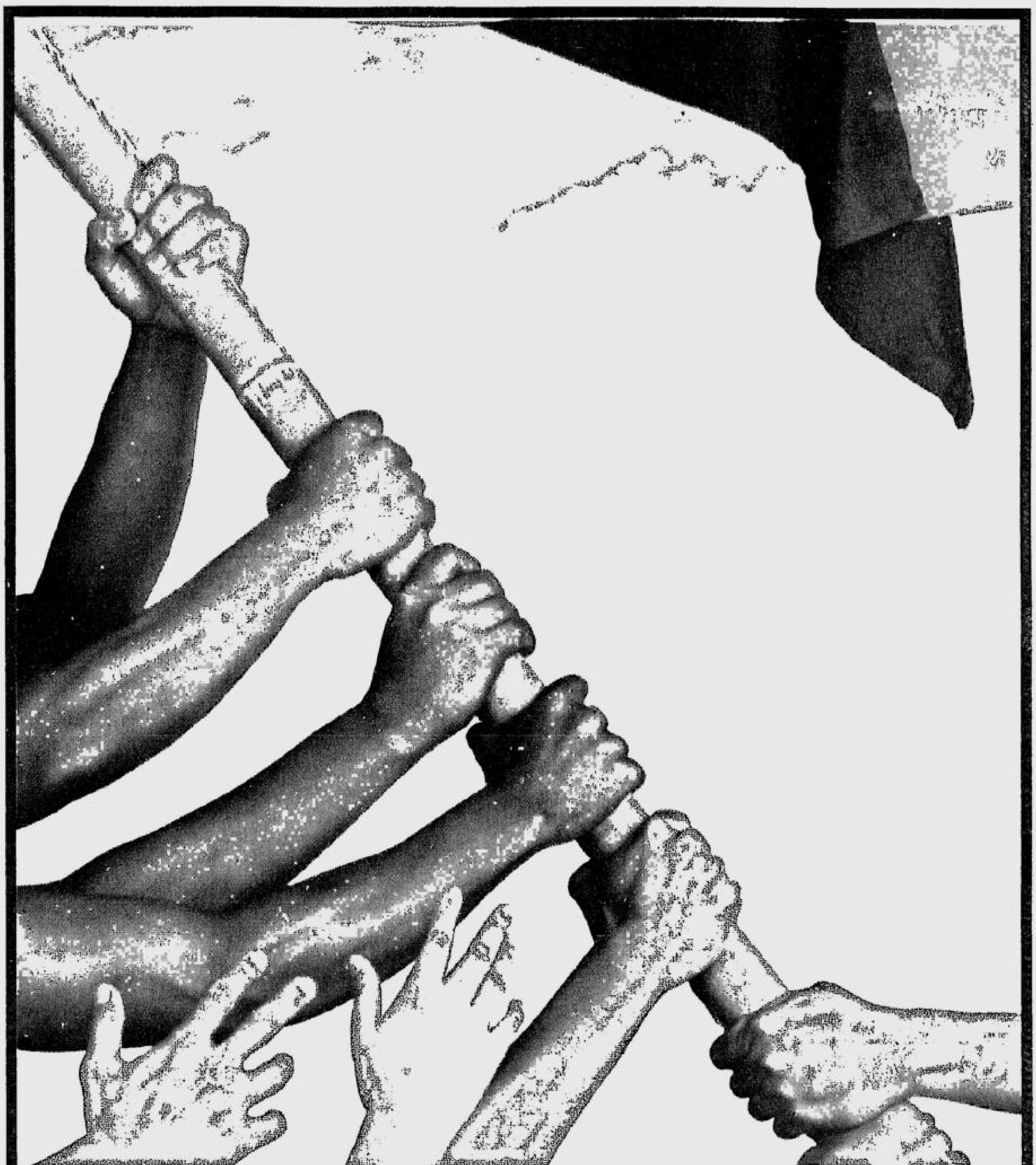
Still, Mangawang said the bus hit the Elf, causing the vehicle to slam into the RMSA bus of IMI Company with Plate No. TWF-390.

The accident triggered a long gridlock that stretched to as far as the Alabang viaduct in Muntinlupa. The area was decongested only at around 8:30 a.m.

A day before the fatal smash-up, a passenger was killed in another accident involving three vehicles in Barangay Turbina in Calamba, according to PNCC supervisor Rolando Ortiz.

Not with ABS-CBN

IN AN article entitled "Broadcast worker rapped for hitting security man" that appeared last Feb. 5, an inadvertent mistake was made. The defendant, one Ricardo Barretto, was referred to as "a sales supervisor of the ABS-CBN television network." Mr. Barretto was terminated with cause in October last year and is no longer an authorized representative of ABS-CBN.



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G1 GLORIETTA 1	G4 GLORIETTA 4	GB1 GREENBELT 1	GB3 GREENBELT 3	ATC ALABANG TOWN CENTER
1 AB NORMAL COLLEGE	1 WHITE OLEANDER	1 SWEPT AWAY (EXCLUSIVE) 11:50, 1:40, 3:30, 5:20, 7:10, 9:00	1 TWO WEEKS NOTICE 12:30, 2:40, 4:50, 7:00, 9:10, 11:20	1 SHANGHAI KNIGHTS
2 MAGNIFICO	2 THEY	2 MY BIG FAT GREEK WEDDING 11:50, 1:40, 3:30, 5:20, 7:10, 9:00	SHANGHAI KNIGHTS 11:00, 1:30, 4:00, 6:30, 9:00, 11:30	2 WHITE OLEANDER
3 TWO WEEKS NOTICE	3 TWO WEEKS NOTICE 11:40, 1:50, 4:00, 6:10, 8:20, 10:30	Cinestage OGIE ALCASID: OA SA PUSO Feb. 13, 14 & 15	3 THEY 11:30, 1:30, 3:30, 5:30, 7:30, 9:30, 11:30	3 TWO WEEKS NOTICE
4 SHANGHAI KNIGHTS	4 THE EYE		4 WHITE OLEANDER 12:45, 2:55, 5:05, 7:15, 9:25, 11:30	4 THEY
	5 CATCH ME IF YOU CAN		5 HERO 12:45, 2:55, 5:05, 7:15, 9:25, 11:30	5 HERO
	6 SHANGHAI KNIGHTS			
	7 HERO			

Reserve your seats by texting "SURESEATS G4 (or any Ayala Cinemas) and send to 2333. Or log on to www.sureseats.com

*GSC: Guaranteed Seats Cinema

MMTA

METRO MANILA THEATERS ASSOCIATION

MOVIE GUIDE

NOW SHOWING

EMAIL: mmta@asia.com

Filinvest FESTIVAL CINEMA

(Muntinlupa) tel 850.3571 or 72

1 (DOLBY)	HERO
2 (SDDS)	SHANGHAI KNIGHTS
3 (DTS)	BETTER THAN SEX
4 GOLD (DTS ES)	TWO WEEKS NOTICE
5 GOLD (DOLBY EX)	SHANGHAI KNIGHTS
6 GOLD (SDDS)	I SPY
7 GOLD (DOLBY EX)	WHITE OLEANDER
8	AB NORMAL
9	MAGNIFICO
10	THEY

Pearl Plaza Cinemas

(Parañaque) tel. 853.4486

1	
2	
3 (DTS)	
4	
5	
6 (DTS)	
Golden Pearl THX	

Masagana CINEMA 1 2 & 3

(Pasay) tel 833.3290 / 833.3274

1	AB NORMAL
2	SHANGHAI KNIGHTS
3	MAGNIFICO

starmall Movies

www.clickthecity.com.ph
(Mandaluyong) tel 724.4986

1	HERO
2	AB NORMAL
3	MAGNIFICO
4 (DOLBY DIGITAL EX)	SHANGHAI KNIGHTS
5	SUKDULAN

METROPOLIS star

www.clickthecity.com.ph
(Alabang) tel 850.4285

1	BALAT SIBUYAS
2	
3	SHANGHAI KNIGHTS
4	AB NORMAL
5	BETTER THAN SEX
6	MAGNIFICO

M star

www.clickthecity.com.ph
(Las Pinas)
tel 873.5004

1	SHANGHAI KNIGHTS
2	MAGNIFICO

PREMIERE CINEMA THX

(Makati City) tel 751.2010 to13

SHANGHAI KNIGHTS

Center Plaza Cinema

(Balanga, Bataan) tel (047) 237.7007

1	8 MILE
2	CATCH ME IF YOU CAN

FCM FAIRVIEW CENTER MALL INC

tel 930.9515

1	RESERVE
2	SHANGHAI KNIGHTS
3	RESERVE

Sunshine

(FTI, Taguig) tel 838.4301 loc. 3376

1	AB NORMAL
2	MAGNIFICO
3	SHANGHAI KNIGHTS
4	RESERVE

GOTESCO CINEMA

Gotesco City

(Manila) tel 734.8588

1 (SDDS)	SHANGHAI KNIGHTS
4	WHITE OLEANDER
5	MAGNIFICO
6	AB NORMAL
7 (DTS)	HERO
8 (SDDS)	I SPY
9 (DOLBY)	THEY

Gotesco Caloocan

tel 362.3508

2	RESERVE

Gotesco Grand Central

(Caloocan) tel 365.7928

1	AB NORMAL
2	MAGNIFICO
3	BETTER THAN SEX
4 (SDDS)	HERO
5	I SPY
6 (DOLBY)	SHANGHAI KNIGHTS
7 (DTS)	THEY
8	SUKDULAN
9	BALAT SIBUYAS

Gotesco Commonwealth

tel 951.0082

1	MAGNIFICO
2 (SDDS)	SHANGHAI KNIGHTS
3 (DTS)	AB NORMAL
4 (DOLBY)	HERO
5	SUKDULAN

Gotesco Ortigas

tel 656.6795

1	MAGNIFICO
2	AB NORMAL
3 (DTS)	HERO
4	SUKDULAN
5 (SDDS)	SHANGHAI KNIGHTS

Universal

(Manila) tel 733.2470

1	AB NORMAL

Sampaguita

(Cubao) tel 911.7888

1	AB NORMAL

Dilson

(Manila) tel 734.7724

Dilson	SEX & SEN
Lords	MAGNIFICO
Jennet	

MARKETPLACE

Mandaluyong
tel 533.3851 / 533.3856

1	SHANGHAI KNIGHTS
2	AB NORMAL
3	MAGNIFICO
4	THEY

Isetann Cinerama Complex Recto SUPER CINERAMA

tel 733.4238

1 (DOLBY)	SHANGHAI KNIGHTS
2	MAGNIFICO
3	BETTER THAN SEX
4	AB NORMAL
5	HERO

FRC Cinema

(Talaba Bacoor Cavite)

1	
2	

Berma Cinema

(Baclaran) tel 879.2030 / 879.2029

1	MAGNIFICO
2	AB NORMAL

THE CENTER OF ENTERTAINMENT
Araneta Center

MALL CINEPLEX 7

tel 911.3101 loc. 821.8242.8400

1	AB NORMAL
2	MAGNIFICO
3 (DOLBY DIGITAL)	SHANGHAI KNIGHTS
4 (SDDS)	HERO
5 (DTS)	TWO WEEKS NOTICE
6	WHITE OLEANDER
7	THEY

FarmersPlaza CINEMAS

tel 911.3101 loc. 821.8242.8400

1	AB NORMAL
2	SHANGHAI KNIGHTS

CINEMA 2000

Cinema 2000 Target Mall

(Sta. Rosa Laguna)
TEL. (049) 837-0920, 534-2185

1	BALAT SIBUYAS
2	AB NORMAL
3 (DTS)	SHANGHAI KNIGHTS

Cinema 2000 Waltermart

(Calamba) tel (049) 545.7383

1	MAGNIFICO
2 (DTS)	THEY
3 (DOLBY)	SHANGHAI KNIGHTS
4	AB NORMAL

Cinema 2000 Pavilion Mall

(Biñan) tel (049) 411.1146

1	MAGNIFICO
2 (DOLBY)	SHANGHAI KNIGHTS
3 (DTS)	THEY
4	AB NORMAL

Cinema 2000 Cinemagix

(Urdaneta) tel(075) 568.6771

1	SUKDULAN
2	8 MILE
3 (DOLBY)	I SPY
4	

Cinema 2000 MetroTown

(Tarlac) tel(045) 982.1729

1	MAGNIFICO
2	8 MILE
3 (DOLBY)	HOT CHICCK
4 (DTS)	TWO WEEKS NOTICE

Magic Star Cinema

(Tarlac City) tel (045) 611.4305

1 (DOLBY)	TWO WEEKS NOTICE
2 (DTS)	MAGNIFICO
3	SUKDULAN

Lianas Cinema

(Alabang) tel 850.1276

1 (SDDS)	SHANGHAI KNIGHTS
2	AB NORMAL
3 (DTS)	MAGNIFICO
4	BETTER THAN SEX

Lianas MovieCity

(Calamba) tel (049) 545.7202

1 (DOLBY)	SHANGHAI KNIGHTS
2	THEY
3 (DTS)	AB NORMAL
4	MAGNIFICO
5	BALAT SIBUYAS

Olivarez Tri-Cinema

(Biñan) tel (049) 511.8883

1	BALAT SIBUYAS
2	SHANGHAI KNIGHTS
3	AB NORMAL

Olivarez Los Baños

tel (049) 249.2558

1	SHANGHAI KNIGHTS
2	THEY
3	AB NORMAL

Mega Center Mall

(Cabanatuan City) tel (044) 463.3283

1	BALAT SIBUYAS
2	CATCH ME IF YOU CAN
3 (DTS)	AB NORMAL
4 (DOLBY)	LORD OF THE RING

Cabuyao

(Laguna City) tel (049) 531.4808

1 (DTS)	RESERVE
2 (DTS)	RESERVE

Emperor

(Rosario Cavite) tel (046) 438.1657

1	BALAT SIBUYAS
2	MAGNIFICO
3	AB NORMAL

Fiesta World Mall

(Lipa) tel (043) 981.0790

1	SUKDULAN
2	HOT CHICK
3	CATCH ME IF YOU CAN
4	LORD OF THE RING

Jade Cinema

(Angeles City) tel (045)887-5001 TO 03

1 (DOLBY EX)	SHANGHAI KNIGHTS
2	AB NORMAL
3 (DTS ES)	TWO WEEKS NOTICE
4	BELOW

Cine Nepo Mall

(Angeles City) te (045) 887-0121

1	AB NORMAL
2	MAGNIFICO
3 (DOLBY)	SHANGHAI KNIGHTS
4 (DTS)	TWO WEEKS NOTICE

*Movies are subject to change without prior notice

ADVANCED SCREENING THX DOLBY dts SDDS

FESTIVAL CINEMA
Level 4
Festival Supermall
Filinvest - Alabang
Tel. 85035-71 to 72

sandra BULLOCK
hugh GRANT

Over. Done. Finished.

Two Weeks Notice

A comedy about love at last glance.

NOW SHOWING

SM CINEMA

SM Dial-A-Movie Tel. 833-9999

NOW SHOWING

SM CITY BACOOR

4173868

1	WHITE OLEANDER
2	MAGNIFICO
3	SHANGHAI KNIGHTS
4	THEY
5	HERO
6	AB NORMAL COLLEGE
7	TWO WEEKS NOTICE
8	I SPY

SM CENTERPOINT

7149522 -7161416

1	AB NORMAL COLLEGE
2	THEY
3	HERO
4	BETTER THAN SEX
5	SHANGHAI KNIGHTS
6	SUKDULAN
7	TWO WEEKS NOTICE
8	WHITE OLEANDER
9	MAGNIFICO
10	I SPY

SM CITY FAIRVIEW

9350749

1	I SPY
2	CATCH ME IF YOU CAN
3	SUKDULAN
4	SHANGHAI KNIGHTS
5	TWO WEEKS NOTICE
6	AB NORMAL COLLEGE
7	HERO
8	THEY
9	MAGNIFICO
10	RING (JAPANESE)
11	WHITE OLEANDER
12	BETTER THAN SEX

SM CITY MANILA

5236240

1	HERO
2	TWO WEEKS NOTICE
3	WHITE OLEANDER
4	SHANGHAI KNIGHTS
5	THEY
6	SHANGHAI KNIGHTS
7	SUKDULAN
8	I SPY
9	THE EYE
10	CATCH ME IF YOU CAN
11	MAGNIFICO
12	AB NORMAL COLLEGE

SM MEGAMALL

6331901 • 6329401

1	SHANGHAI KNIGTS
2	I SPY
3	SHANGHAI KNIGTS
4	TWO WEEKS NOTICE
5	THEY
6	PELIKULA AT LIPUNAN
7	BETTER THAN SEX
8	THE EYE
9	AB NORMAL COLLEGE
10	HERO
11	MAGNIFICO
12	WHITE OLEANDER

SM CITY NORTH EDSA

9296452

1	THE EYE
2	TWO WEEKS NOTICE
3	MAGNIFICO
4	AB NORMAL COLLEGE
5	WHITE OLEANDER
6	THEY
7	HERO
8	SHANGHAI KNIGHTS

SM SOUTHMALL

8086888

1	WHITE OLEANDER
2	HERO
3	TWO WEEKS NOTICE
4	THEY
5	BETTER THAN SEX
6	THE EYE
7	MAGNIFICO
8	SHANGHAI KNIGHTS
9	AB NORMAL COLLEGE
10	I SPY

SM CITY CEBU

2313876

1	LOTR: THE TWO TOWERS
2	CATCH ME IF YOU CAN
3	RING (JAPANESE)
4	HOT CHICK
5	FEMME FATALE
6	BALAT SIBUYAS
7	AB NORMAL COLLEGE
8	I SPY

SM CITY ILOILO

3209422

1	AB NORMAL COLLEGE
2	CLOSED
3	I SPY
4	8 MILE
5	LOTR: THE TWO TOWERS
6	ONE HOUR PHOTO
7	CLOSED
8	TRY SEVENTEEN

SM CITY PAMPANGA

7128015

1	SHANGHAI KNIGHTS
2	TWO WEEKS NOTICE
3	I SPY
4	MAGNIFICO
5	THEY
6	AB NORMAL COLLEGE

SM SUPER CTR. SUCAT

8294975

1	AB NORMAL COLLEGE
2	SHANGHAI KNIGHTS
3	HERO
4	TWO WEEKS NOTICE

SM CINEMA TUTUBAN

2514302

1	SHANGHAI KNIGHTS
2	TWO WEEKS NOTICE
3	MAGNIFICO
4	AB NORMAL COLLEGE

SM CITY DAVAO

2976998

1	I SPY
2	ONE HOUR PHOTO
3	AB NORMAL COLLEGE
4	CATCH ME IF YOU CAN
5	REPLI-KATE
6	THEY

SM BICUTAN

776-3055

1	AB NORMAL COLLEGE
2	MAGNIFICO
3	HERO
4	SHANGHAI KNIGHTS

SM CITY CAGAYAN DE ORO

859-2884

1	I SPY
2	MY BIG FAT GREEK WEDDING
3	AB NORMAL COLLEGE
4	CATCH ME IF YOU CAN

THE PODIUM CINEMA

18 ADB Avenue Ortigas Center, Mandaluyong City
633-6976

1	TWO WEEKS NOTICE 11:15 MF/11:45/2:00/4:15/6:30/8:45/ 10:30 LFS/11:00 LMF/12:45 END
2	SHANGHAI KNIGHTS 11:00 MF/11:20/1:40/4:00/6:20/8:40/ 10:35 LFS/11:00 LMF/12:55 END

LATE NIGHT SCREENING DURING FRIDAYS AND SATURDAYS
Matinee : P100.00 • Screening until 5pm • Monday thru Friday
Regular Rate P120.00 • After 5pm • Saturday • Sunday • Holidays (Reserved Seating)

Movies are subject to change without prior notice

MOVIEWORLD CINEMAS

@ Robinsons Malls

call-a-movie: 536- 7812

NOW SHOWING

Galleria

632- 9115- 16
633- 7641 loc. 279

THX	SHANGHAI KNIGHTS
2	SHANGHAI KNIGHTS
3	WHITE OLANDER
4	THEY
5	AB NORMAL
6	HERO
7	I SPY
8	TWO WEEKS NOTICE
9	THE EYE
10	MAGNIFICO

MATINEE PRICE: P90 THX cinema / P75 Ilevel cinemas
Mon.- Fri. / 10am-4pm (EXCEPT HOLIDAYS)

Ermita

536 -7809- 12

1	SHANGHAI KNIGHTS
2	THEY
3	HERO
4	THE EYE
5	AB NORMAL
6	TWO WEEKS NOTICE
7	WHITE OLANDER

Metro East - Marcos hway

682- 8193 / 8280

1	THEY
2	WHITE OLANDER
3	MAGNIFICO
4	I SPY
5	HERO
6	TWO WEEKS NOTICE
7	AB NORMAL
8	SHANGHAI KNIGHTS

Novaliches

935- 3229 - 30

1	HERO
2	TWO WEEKS NOTICE
3	THEY
4	MAGNIFICO
5	SHANGHAI KNIGHTS
6	AB NORMAL
7	I SPY
8	WHITE OLANDER

Malabon Citisquare

288-0985 / 288-2575

1	BALATSIBUYAS
2	MAGNIFICO
3	SHANGHAI KNIGHTS
4	AB NORMAL

Star Mills- Sn. Fernando, Pamp.

875- 1927
961- 5318 / 5270

1	TWO WEEKS NOTICE
2	SHANGHAI KNIGHTS
3	THEY
4	AB NORMAL
5	MAGNIFICO
6	I SPY

Imus

471- 8188 / 875- 3838

1	SHANGHAI KNIGHTS
2	HERO
3	AB NORMAL
4	WHITE OLANDER
5	THEY
6	MAGNIFICO

Sta. Rosa Laguna

049-8370907

1	SHANGHAI KNIGHTS
2	MAGNIFICO
3	BALATSIBUYAS
4	THEY
5	AB NORMAL

Bacolod

441- 0453 / 0459

1	I SPY
2	HOT CHICK
3	CATCH ME IF YOU CAN
4	THEY
5	LORD OF THE RINGS
6	SUKDULAN

Iloilo

336- 8077 - 78

1	I SPY
2	AB NORMAL
3	8 MILE
4	TRY SEVENTEEN
5	ONE HOUR PHOTO
6	LORD OF THE RINGS 2

MOVIES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

E-mail: pr_entertainment@inquirer.com.ph

ENTERTAINMENT

Editor Louie C. Camino

Truly magical realization

VIEWFINDER

Nestor U. Torre

STARTING today, "Magnifico," written by **Michiko Yamamoto** and directed by **Maryo de los Reyes**, will play in Metro Manila theaters. Do try to see it today, to give it a big opening-day take at the box office.

It's important to do this to get good "word of mouth" publicity about the movie going, to assure it the popular run that it deserves.

The film's strong showing will also prove to other producers that quality films can do very well at the tills, and thus prompt them to bankroll other substantial and sensible productions.

"Magnifico" is an eminently viewable movie because it dares to focus, not on the lustful and cynical, as so many local movies do this day, but on man's ability to redeem himself.

Its characters struggle just to survive and to keep their wits about them, but thanks to the goodness of a young boy (**Jiro Manio**), they are inspired to rise above their misery, selfishness and cynicism, and learn how to help and love each other.

In the hands of lesser writers and directors, this upbeat format could have deteriorated into simpering platitude. But Yamamoto and De los Reyes are able to flesh out believable characters with the help of the movie's sensitive actors, so the film is convincingly touching and empathetic.

It helps a lot that the "good" characters are given flaws, and the "villains" aren't completely horrid. This is true even for the film's young protagonist, Magnifico, who is shown to be a slow learner.

Despite his lack of mental brilliance, however, he is a positive genius at empathizing with people's needs, wants and feelings. His view of people as basically good may be initially naive, but he believes in it so completely that he makes it come true, through sheer dint of faith and trust.

Despite his youth, Manio paces the film's cast with his natural and sensitive portrayal, with other outstanding performances being turned in by **Gloria Romero** as his grandmother, **Isabella de Leon** as his younger sister, and a number of gifted character actors.

It is the characters they play who create the feeling of community that amplifies both the scope and impact of what would otherwise have been just the story of one pathetic family.

To be sure, the film doesn't fully integrate all of these lives into its thematic warp and woof, but its effect is still focused and strong.

Other minus points include some too easily achieved transformations, overly lush musical scoring and the excessively movie star-ish look of its actors that doesn't fit in with its poor and gritty setting. But, again, these deficiencies or distractions are ultimately compensated for by its numerous plus points.

The film's funereal ending is also too prolonged, but when viewers leave the theater, their feeling is still upbeat because the movie has made them believe in man's basic goodness all over again.

In these troubled and cynical times, that's a valuable and truly magical realization. Let's hope that after seeing this film, we make it apply to our own lives, as well.

Prime mover

THANKS to the National Commission for Culture and the Arts' Cinema Committee and the Mowelfund Film Institute, the 10th Pelikula at Lipunan film festival unreels starting today at SM Megamall.

Instructively, both the NCCA's Cinema Committee and Mowelfund are now headed by **Boots Anson-Roa**. Boots is thus the prime mover of this year's festival, which runs until Feb. 18, before moving on to Iloilo and Baguio.

Highlights include a tribute to Comedy King **Dolphy**, "Titus Adroni-

TRULY/A31

"TWO FOR THE ROAD." Pinky Marquez and Bimbo Cerrudo at Discovery Suites Serendipity Lounge.

SHOWS

Bands at The Brick Road on Valentine's

STA. LUCIA East Grand Mall and The Brick Road celebrate Valentine's Day with stars and music to enjoy it by.

Feb. 14, be serenaded by the soothing voices of Mocha with the Myxstream and Swerve Band as they perform at The Brick Road at night.

Earlier at 4 p.m., get a chance to date Lester Llansang and Krista Moreno of "Click" in the "Be My Valentine" dating game.

At 2-4 p.m., take part in the Lotsa Love Pick-a-Prize promo. Every P300 single or accumulated purchase receipt entitles you to pick a stub that can win gift items and gift certificates.

Singing duos compete in the "Songs of Love" duet contest, Feb. 15. Over P10,000 worth of cash and gift certificates await winning pairs.

The events are co-sponsored by Mr. Softy Ice Cream, BNY Hip Shop, Illustrazio, Bizaare, Red Ribbon, Don Henrico's, LBC, Potion Planet, Unisilver Trading Co., Auntie Anne's Pretzels, Cabalen, Catherine's Flower Shop, Chuckles and Doodles, Center for Pop Music Philippines, Ricky Reyes Beauty Salon, Fresh Cuts Flowers and Gloria Maris.

Discovery Suites

SHARE an evening of nostalgia and romance with Pinky Marquez and Bimbo Cerrudo in "Two for the Road," Feb. 13, 9 p.m. at the Serendipity Lounge of Discovery Suites in Ortigas Center.

The show will feature an array of light and breezy standards and pop favorites, with maestro Egay Gonzales on the piano. Pinky is a woman of taste and artistic sophistication. She is also a gifted comedienne whose onstage antics never fail to elicit whoops of laughter from both local and foreign audiences.

Bimbo, meanwhile, can breeze through lilting ballads, funky R&B grooves, Broadway classics, radio-friendly rock and everything else in between.

For ticket inquiries, call ALV Productions at 633-9825 to 27 or Discovery Suites at 635-2222.

ArKdia

CATCH ABS-CBN's talents Roselle Nava, Cherry Lou and Luis Alandy in a pre-Valentine show, 9 tonight at ArKdia Bar along Remedios street in Malate.

A comedy show featuring Patricia Ysmael and the comic band Ministick will delight audiences starting Feb. 16 and every Saturday thereafter. Tickets are at P300.

Viva Hot Babes

FHM, the Philippines' No. 1 men's magazine, and Viva Films, the country's top movie company, will gather nine of the hottest sexy stars in a night of non-stop action tonight, 8 p.m., at Pier One, The Fort, Bonifacio Global City.

Out to set the stage on fire will be Maui Taylor, Andrea del Rosario, Katya Santos, Kristine Jaca, Jen Rosendahl, Sheree, Nicola Jane, Hazel Cabrera and Gwen Garci. The nine gorgeous ladies were all featured on the pages of the January-February 2003 issue of FHM Philippines.

G.C. AD COM CORPORATION
in cooperation with
GOLDEN CIRCLE PROPERTIES INCORPORATED
presents
MARISSA SANCHEZ * SPIRIT OF '67
in
NAUGHTY ME and my SPIRIT

February 13,2003 (Thursday)
Cocktails at 6:30 P.M. * Show time at 9 P.M.
LE PAVILLION, Metropolitan Park, Roxas Blvd. Pasay City
Directed by: DINGDONG CABAZOR
TICKET PRICE: P 1,200.00
Tickets available at:
Golden Circle Ad Com - Tel. Nos.: SOL-0918-3327680
CLENG 0917-7338509
National Bookstore Ticketworld - Tel. No. 8915610
TICKETNET CALL 911-5555
PAGCOR Casino Filipino NEXTEL SLIMMERS WORLD BODY & SOUL Nature's Gift from Australia

G.C. AD COM CORPORATION
in cooperation with
GOLDEN CIRCLE PROPERTIES INCORPORATED
presents
MARISSA SANCHEZ
in

"DIVAstating Valentine"
(A Romantic & Comic Dinner Show)
with special guests:
LUKAS * ROWENA MICHAEL * RONNIE DIAO

Directed by DINGDONG CABAZOR
Musical Direction TEX CIMAFRANCA
FEB. 14 , 2003 (Friday)
Grand Ballroom, Hotel Intercon Manila
Dinner : 7 p.m.
Show time : 9 p.m.
TICKET PRICES:
P 2 500 * P 2 000
TICKETS AVAILABLE AT
GOLDEN CIRCLE AD COM - SOL-0918-3327680
CLENG-0917-7338509
NATIONAL BOOKSTORE TICKETWORLD - TEL. NO. 891-5610
TICKETNET CALL 911-5555
PAGCOR Casino Filipino NEXTEL SLIMMERS WORLD BODY & SOUL

The laugh of your life is waiting at Greenbelt 1.
Comedy Club Greenbelt Manila: Join Jon Santos and Candy Pangilinan at the Comedy Club as they reveal the lighter side of showbiz loveteams. Feb 12, 7 pm. Greenbelt 1 Café Row.
Art Film: Catch Madonna in the romantic comedy Swept Away. Greenbelt 1 Art Film, 2nd floor starting Feb 12.
Laugh out loud and fall in love with Nia Long and John Corbett in My Big Fat Greek Wedding. Greenbelt 1 Cinemas starting Feb 12.
Check cinema listing for movie schedule.
AYALA CENTER

Movie plus
Every Greenbelt 3 movie ticket that you buy instantly gives you more!
YOU GET:
2 FREE TIMEZONE GAMES
ONE PASS PER PERSON PER DAY. YELLOW SWIPERS ONLY.
VALID ONLY ON DATE PURCHASED.
20% DISCOUNT ON CHIMARA NEO-VEGAN CAFE
VALID ONLY IN CHIMARA GREENBELT 3
VALID ONLY ON DATE PURCHASED.
AYALA CINEMAS
CHIMARA
SEE POSTERS FOR MORE DETAILS
Per DTI-NCR Permit No. A1- 071 , Series of 2003.

TONIGHT! TONIGHT!
PELIKULA at LIPUNAN 2003

Film and Masscom Teachers & students, Film Critics, Historians and General Moviegoers are invited to the BOOK LAUNCHING of
NICK DEOCAMPO'S
CINE: SPANISH INFLUENCES ON EARLY CINEMA IN THE PHILIPPINES
TONIGHT 5:30pm
at Lobby of Cinema 6, SM Megamall
WHAT FILM EXPERTS SAY:
"...A valuable contribution to the historiography of Philippine movies."
-Dr. Bienvenido Lumbera, Magsaysay Awardee
"(promises to be) the definitive work in the history of film in the Philippines."
-Ambeth Ocampo, NHI Director

LIBRE NGAYONG GABI!!!!
PELIKULA at LIPUNAN 2003
TONIGHT WE SALUTE
DOLPHY
THE KING OF COMEDY!
6:00 pm at SM MEGAMALL
Cinema 6
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AT SM MEGAMALL, CINEMA 6!

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(The Crime of Father Amaro)
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Elbert & Roeper

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George Permacchio, KABC-TV

" Heartfelt & Hilarious!"
Peter Travers, Rolling Stone

MTRCB Rating: Parental Guidance 13

OPENS TODAY

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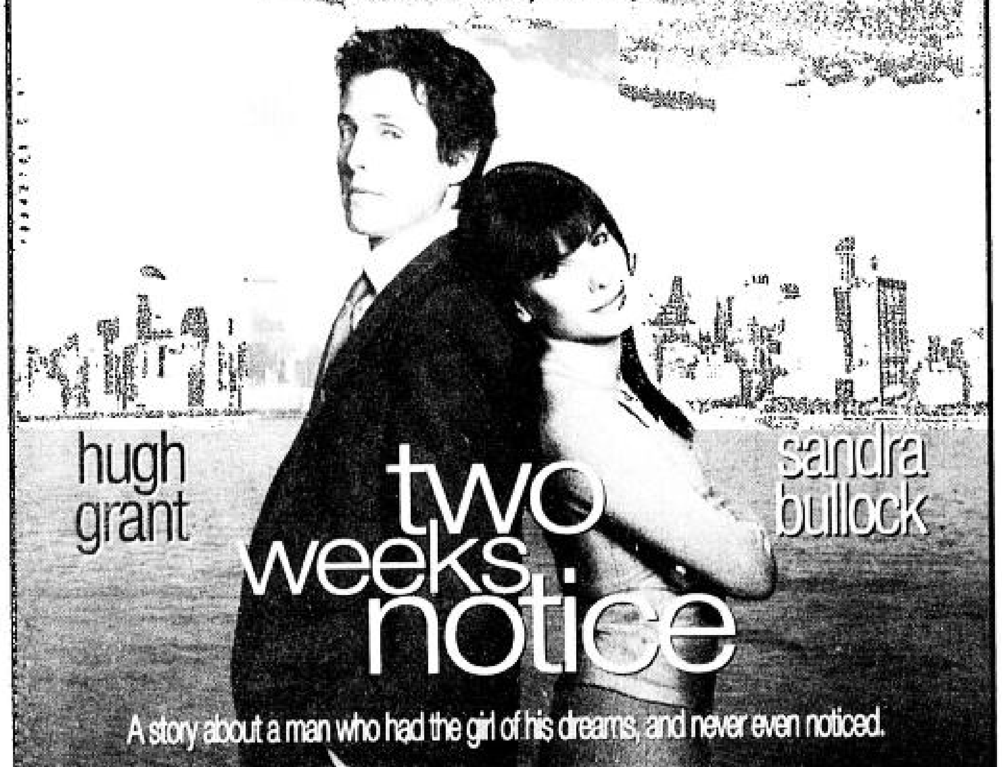
-Bill Bregoli, WESTWOOD ONE

"Sandra Bullock and Hugh Grant make a great team... you should see them again and again."
- Bonnie Churchill, National News Syndicate

"Grant is first rate. Bullock is terrific."
- John Anderson, Newsday



two weeks notice

A story about a man who had the girl of his dreams, and never even noticed.

CASTLE ROCK ENTERTAINMENT Presents In Association With VILLAGE ROADSHOW PICTURES And NPV ENTERTAINMENT A FORTIS FILMS Production HUGH GRANT SANDRA BULLOCK "TWO WEEKS NOTICE" ALICIA WITT DANA IVEY ROBERT KLEIN HEATHER BURNS Music By JOHN POWELL Edited By SUSAN E. MORSE, A.C.E. Production Designer PETER LARKIN Director of Photography LASZLO KOVACS, A.S.C. Executive Producers MARY McLAGLEN And BRUCE BERMAN Produced By SANDRA BULLOCK Written And Directed By MARC LAWRENCE

www.twoweeksnoticemovie.com AOL Keyword: Two Weeks Notice www.castle-rock.com

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AYALA CINEMAS

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MADONNA

SWEPT AWAY

Imagine being shipwrecked on a beautiful island - with someone you really can't stand.

Madonna & Adriano Giannini
Bruce Greenwood, Jeanne Tripplehorn & David Thornton

Guy Ritchie directs wife MADONNA in this romantic comedy, where a young sailor (ADRIANO GIANNINI) is cast adrift on an island with his employer, a rich self-centered woman who is used to having her way. Cut off from society, he reverses their roles, stripping her of her pride and controlling her completely. Until, that is, she falls in love with him.

MTRCB Rating: Restricted 18 (R)

OPENS TODAY

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THEY P13 11:40,1:40,3:40, 5:40,7:40,9:40	**TWO WEEKS NOTICE** P13 12:50,3:10,5:30, 7:50,10:00	**WHITE OLEANDER** P13 12:30,2:50,5:10, 7:30,9:50
HERO P13 12:40,3:00,5:20, 7:40,10:00	**CATCH ME IF YOU CAN** P13 1:00,3:50, 6:40,9:30	**SHANGHAI KNIGHTS** GP 12:10,2:40,5:10, 7:40,10:10

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2	**SHANGHAI KNIGHTS** 11:30, 2:10, 4:45 7:20, 10:00 **GP**

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FEB 21-22 & 28, 2003	"MULA SA PUSOD (Pababa)"	9:00 PM

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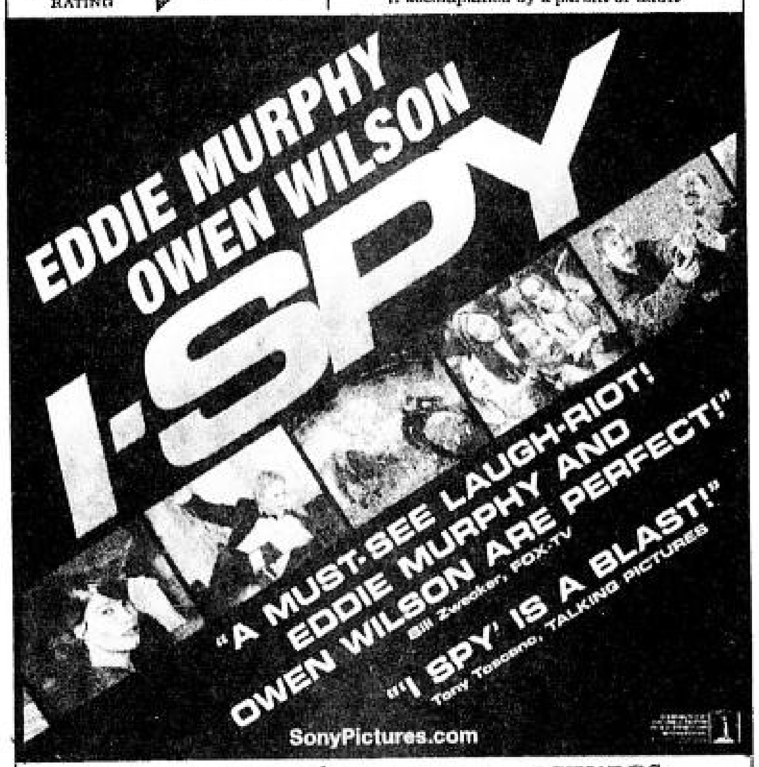

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Bill Zwecker, FOX-TV

"'I SPY' IS A BLAST!"
Tony Toscano, TALKING PICTURES

SonyPictures.com

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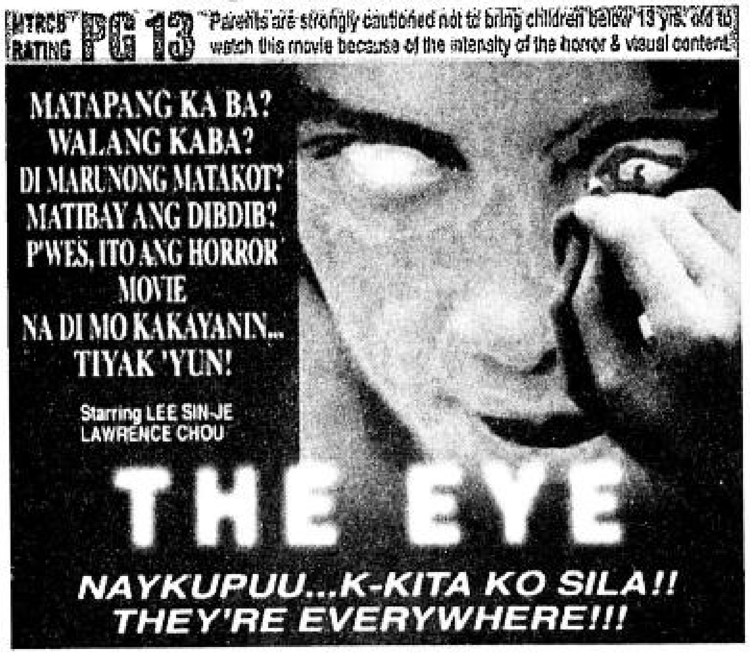
AT SELECTED THEATERS

MAKAPANINDIG-BALAHIBO!
SCREAM NOW LIKE THERE'S NO TOMORROW!

MTRCB RATING PG 13 "Parents are strongly cautioned not to bring children below 13 yrs. old to watch this movie because of the intensity of the horror & visual content."



MATAPANG KA BA?
WALANG KABA?
DI MARUNONG MATAKOT?
MATIBAY ANG DIBDIB?
P'WES, ITO ANG HORROR MOVIE
NA DI MO KAKAYANIN...
TIYAK 'YUN!

Starring LEE SIN-JE
LAWRENCE CHOU

THE EYE

NAYKUPUU...K-KITA KO SILA!!
THEY'RE EVERYWHERE!!!

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英雄
HERO

NOW SHOWING

MATINEE SHOW

Due to the phenomenal ticket sales of "Martin and Pops in Concert," Maxi-Media International has added a matinee show on Feb. 22, Saturday, 4 p.m. The post-Valentine concert event is breaking all box-office records at the Big Dome by being the first matinee show for a pop concert and having a total of four concerts in two consecutive weekends. Two weeks ago, it was announced that the show has an extended run for Feb. 28 (Friday). Tickets at P150, P300, P600, P900 and P1,200 are available at all SM Ticketnet branches at SM Department Stores (911-5555) or MaxiMedia office (551-8999 /551-7777).

Araneta Center
ENTERTAINMENT GUIDE

ALI MALL CINEPLEX 7	
Ali 1	AB NORMAL
Ali 2	MAGNIFICO
Ali 3	SHANGHAI KNIGHTS
Ali 4	HERO
Ali 5	TWO WEEKS NOTICE
Ali 6	WHITE OLEANDER
Ali 7	THEY
FARMERS PLAZA CINEMAS	
Farmers 1	AB NORMAL
Farmers 2	SHANGHAI KNIGHTS
ARANETA COLISEUM	
FEB 13	RONAN KEATING CONCERT
FEB 14	SIDE A AND FREESTYLE
FEB 15	ABBA TRIBUTE CONCERT
ELEPHANT WORLD	
FEB 13	10 AM / 3 PM
FEB 14	10 AM / 3 PM
FEB 15	10 AM / 3 PM / 5 PM

THEATER MOVIE GUIDE

MANILA	
EASTERN	
MAXIM	CLOSED
MIRAMAR	BAKAT / BRAZEN WOMAN
ODEON	BALAT SIBUYAS
ODEON-2	MASARAP ANG UNANG KAGAT / NAIIBANG HAYOP
ROBEN	BALAT SIBUYAS
TANDEM-1	SUGAT
TANDEM-2	KATAWAN MO LANGIT KO
TIMES	SPY KIDS 2 : MASTER DISGUISE
QUEZON CITY	
ACT-1	SENSUAL ISLAND
ACT-2	KAYA KO PERO MASAKIT
ACT-3	ORIGINAL SIN
ACT-4	HANGGANG KAILAN KA PAPATAY
CORONET A	BETTER THAN SEX
CORONET B	TUXEDO / TEENAGE SEDUCTION
QUEZON-1	MATAMIS HANGGANG DULO
REMAR	BALAT SIBUYAS
REMAR-2	SUKDULAN
NOVA MALL - NOVALICHES CINEMA	
A	AB NORMAL
B	SHANGHAI KNIGHTS
C	
MANDALUYONG CITY	
SHANGRI-LA PLAZA MALL	635-20-79 / 633-76-51 TO 70
CINEMA-1	TWO WEEKS NOTICE
CINEMA-2	SHANGHAI KNIGHTS
CAINTA RIZAL	
STA. LUCIA EAST	(681-5401 TO 19)
CINEMA-1	BALAT SIBUYAS
CINEMA-2	SUKDULAN
CINEMA-3	I SPY
CINEMA-4 (DOLBY DIGITAL)	SHANGHAI KNIGHTS
CINEMA-5 (DTS)	TWO WEEKS NOTICE
CINEMA-6	EYES
CINEMA-7	FEMME FATALE
CINEMA-8	CATCH ME IF YOU CAN
CINEMA-9 (DTS)	SHANGHAI KNIGHTS
CINEMA-10 (DOLBY DIGITAL)	THEY
CINEMA-11 (SDDS)	HERO
CINEMA-12	WHITE OLEANDER
CINEMA-14	AB NORMAL COLLEGE
CINEMA-15	MAGNIFICO
LORES	
CINEMA-2	SENSUAL ISLAND
CINEMA-3	KAYA KO PERO MASAKIT
NE CINEMAGIC - CABANATUAN	
CINEMA 1	DIE ANOTHER DAY
CINEMA 2	BAHID
CINEMA 3	HARRY POTTER
CINEMA 4	CHANGING LANES
UNIWIDE COASTAL MALL	
(PARAÑAQUE)	SENSUAL ISLAND
CINEMA-1	KAYA KO PERO MASAKIT
CINEMA-2	MEN IN BLACK II
CINEMA-4	SELDA

Truly magical realization

From page A29

cus" starring **Anthony Hopkins**, the controversial "El Crimen del Padre Amaro" (opening film), and "All About Lily Chou Chou" (Japan).

Dolphy starrers on view include "Facifica Falayfay," "Omeng Satanasya" and "Home Along Da Riber."

Another interesting feature is the premiere of **Koji Imaizumi's** "Small Home," a Fil-Japanese co-production starring **Joel Torre** and shot in Baguio.

The closing film, "Hush" (by **Hashiguchi Ryosuke**), is about a male couple whose union is disturbed by a woman who falls in love with one of them.

'King and I'

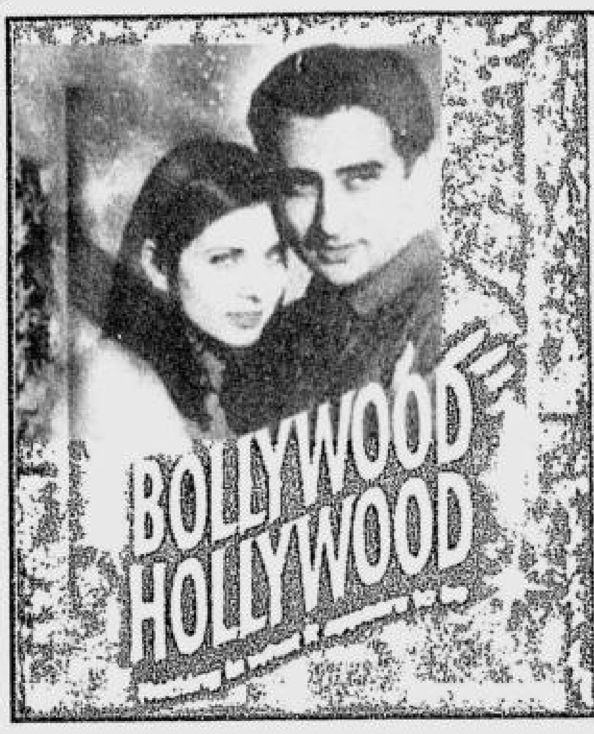
AS PART of its contribution to the diamond jubilee celebration of Far Eastern University, the President's Committee on Culture will present **Richard Rodgers** and **Oscar Hammerstein II's** celebrated musical, "The King and I," on Feb. 12 (today) and Feb. 13 at the FEU Auditorium. Performances are at 10:45 a.m. and 3:15 p.m.; admission is free.

The cast is headed by **Melvin Brito** as the King, and **Maricel Alcantara** and **Natalia RhoAnn Wee** alternating as Anna.

The musical is directed by **Normita Cadiz** and **Geofferson Ting**, with PCC executive director Dr. **Rustica Carpio** as overall production supervisor.

'Croc Chronicles' returns

THE NATIONAL Geographic Channel has resumed telecasting "Croc Chronicles" with Dr. **Brady Barr** Mondays at 9 p.m. You can also drop by the "Super Croc" exhibit at Fiesta Supermall in Alabang, presented by NGC and Fedex Express, from Feb. 12 to 24.



"UNCONVENTIONAL LOVE"
BLOOMS
TOMORROW

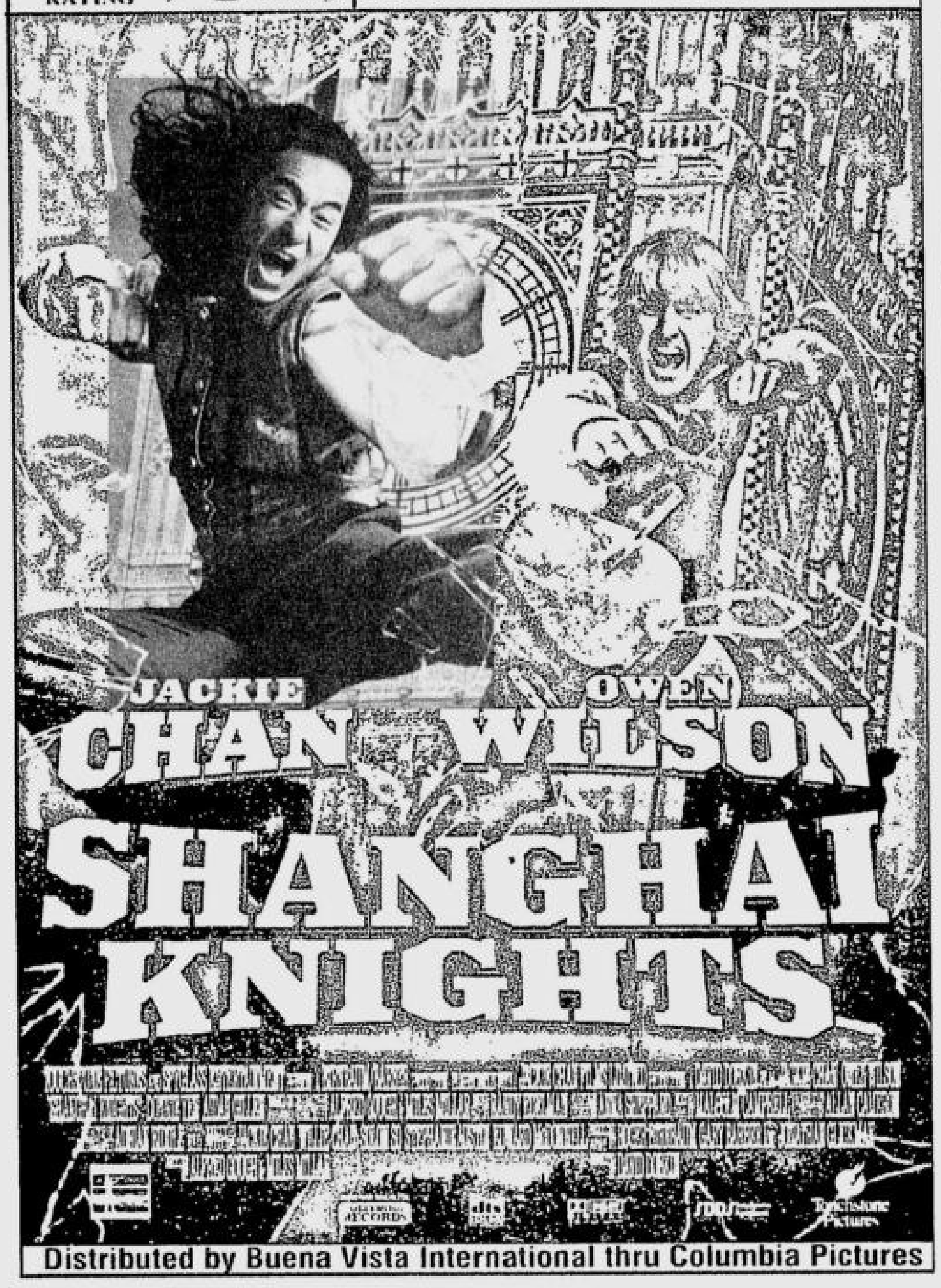
Exclusively at SM Megamall

For the first time,
two cinematic genres collide
in a musical romantic comedy
about a world that is a bizarre
and a beautiful fusion
of East and West and where harmony
exists in contradictions !

STARRING RAHUL KHANNA
LISA RAY MOUSHUMI
CHATERJEE DINA PATHAK
KULBUSHAN KHARBANDA

THEY'RE BACK !
DOUBLE THE FUN, DOUBLE THE ACTION OF SHANGHAI NOON !
OPENS TODAY!

MTRCB RATING ▶ G General Patronage | ALL AGES ADMITTED



Distributed by Buena Vista International thru Columbia Pictures

MTRCB RATING ▶ PG-13 PARENTS STRONGLY CAUTIONED
Parents are strongly warned against bringing children below 13. Some scenes can offend them.

MAGNA CUM-MEDYA!
PELIKULANG MALAPIT SA PUSO. AT MALAYO SA UTAK.

BA
KU
SAL
TAE
introducing Jenny Rosendahl
AB noRMaL College
TODO Na 'yAn! KULANG Pa 'Yun!
B.A. sa kalokohan,
Masters sa katatawanan!
PATRICIA Javier
MIKEY arroyo
ANDREW E.
OGIE alcasia
RUFA MAE quinto
Directed by Al Tantay
VIVA
OPENS TODAY !

MTRCB RATING ▶ PG-13 | Children below 13 yrs. old will only be allowed if accompanied by a parent or adult.

"Catch it while you can. Movies don't get much more fun than this.
One of the best films of the year."
Good Morning America - Joel Siegel

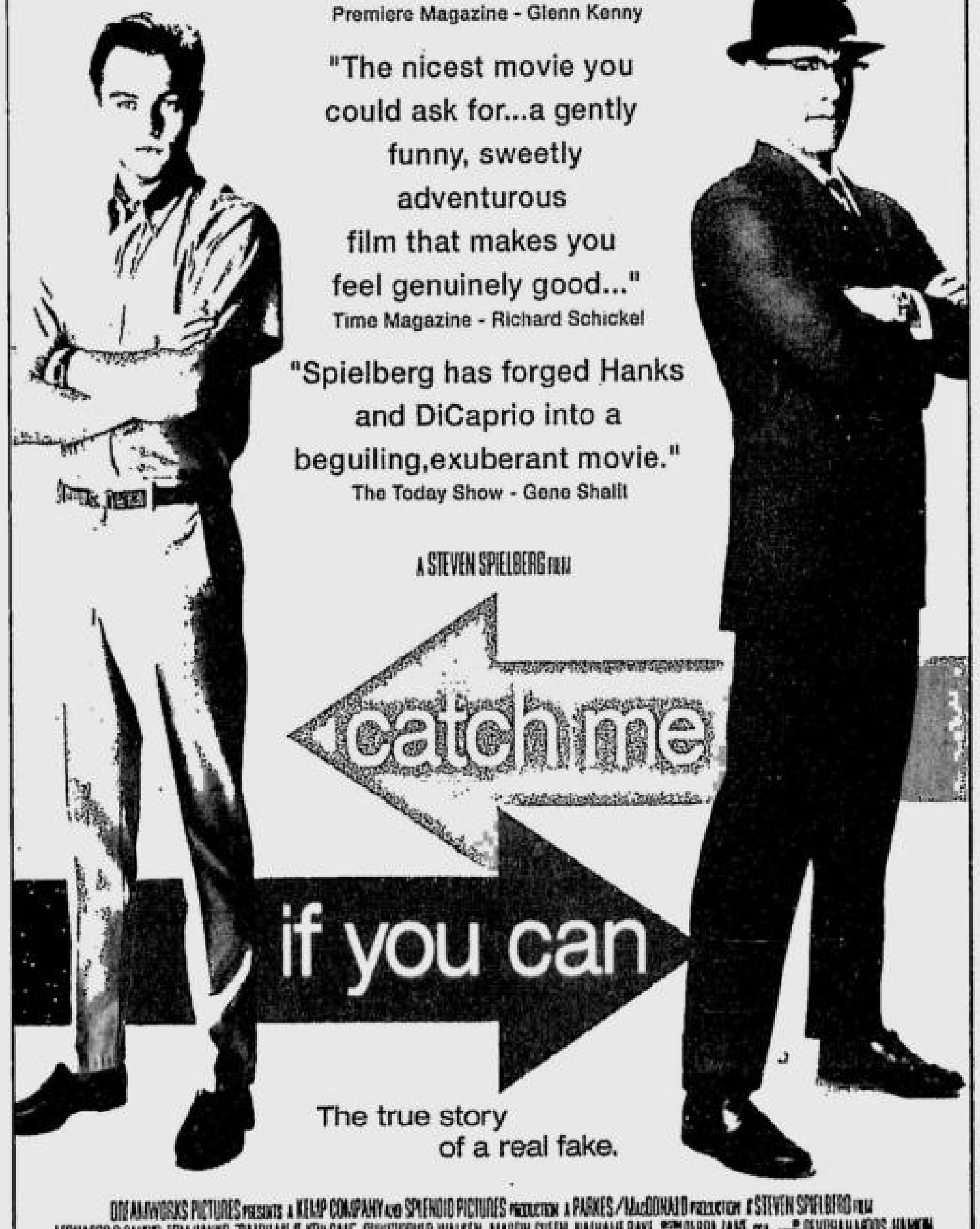
leonardo dicaprio tom hanks

"It's a tribute to Spielberg's gifts as a director of
suspense...a wonderful film."
Premiere Magazine - Glenn Kenny

"The nicest movie you
could ask for...a gently
funny, sweetly
adventurous
film that makes you
feel genuinely good..."
Time Magazine - Richard Schickel

"Spielberg has forged Hanks
and DiCaprio into a
beguiling,exuberant movie."
The Today Show - Gene Shalit

A STEVEN SPIELBERG FILM



The true story
of a real fake.

united international pictures
NOW SHOWING
VIVA

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OPENS TODAY

Handog ng Violett Films para
sa bawat PAMILYANG Pilipino
Pelikulang Punong Puno ng Puso PARA SA LAHAT!

Pelikula ni Maryo J. de los Reyes, dgpi.

- ★ Truly a magnificent film. Bravo, Magnifico! - *Butch Francisco, The Philippine Star*
- ★ The First really good movie of 2003! - *Lou B. Zubieta, Philippine Daily Inquirer*
- ★ "Magnifico is Magnificent" - *Mario Hernando, Malaya*
- ★ "Pang-Oscar ang kalidad ng Magnifico" - *Archie de Calma, Imbestigador*
- ★ "Would that we all support this movie with lots of heart and the strength of its quite and hopeful honesty" - *Rina Jimenez-David, Philippine Daily Inquirer*
- ★ The whole thing is very Pinoy and is a particularly welcome intrusion in our times when people are despairing in this country. - *Conrado de Quiros, Philippine Daily Inquirer*

Violett

Raymond, I.T. Professional in New York.

Mahirap ang walang kausap... lalo na ngayong Valentine's.

Sa Araw ng mga Puso at maging sa araw-araw, makakapiling mo ang iyong minamahal sa abroad. Dahil sa malinaw na voice quality, steady signal at wide coverage, matatawagan mo siya sa bawat sandaling nangangailangan siya ng kausap. At sa halagang 40¢ a minute lang! Mas madalas ang kuwentuhan, mas magkakalapit ang mga puso ninyo. Kaya't araw-arawin ang Valentine's Day only with SMART IDD.

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BUSINESS

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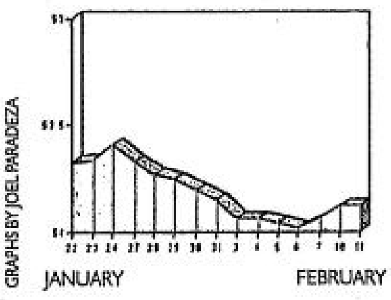


PESO-DOLLAR RATE

P53.88 = $1

As of 5 p.m., Feb. 11, 2003

¥120.33 = $1

As of 5 p.m., Feb. 10, 2003

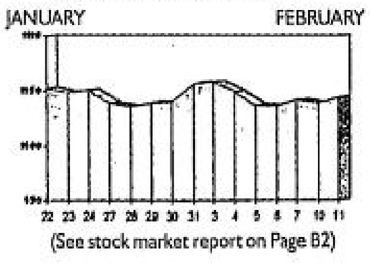
GOLD: $363.00-363.85

per ounce Hong Kong, Feb, 11, 2003

STOCK MARKET

Stocks end up on light foreign buying

PSE COMPOSITE INDEX



(See stock market report on Page B2)

SHARES ended slightly higher yesterday on some modest foreign buying interest in selected blue chips, traders said.

The main stock index closed up 5.88 points, or 0.57 points, at 1,044.77. Turnover reached P191.06 million from P147 million on Monday.

The offshore interest could have been perked by a media report suggesting some Philippine companies offered good value at current market levels, and should prosper this year even in the event of a war in Iraq.

Traders also noted that a steadier peso and some positive corporate results had helped sentiment.

"We had the better exchange rate and also some of the corporate 2002 results coming in have been pretty good," said Joey Roxas, presi-

STOCKS/ B2

Camacho orders deferment of new AUV tax scheme

By Gil C. Cabacungan Jr.

FINANCE Secretary Jose Isidro Camacho has blinked first in his eyeball-to-eyeball confrontation with Congress and assemblers on the implementation of BIR Revenue Regulation No. 4-2003, which tightened the granting of tax exemptions on vehicles with more than 10 seats.

A source present during the Department of Finance's crisis meeting with assemblers early Monday evening said that Camacho agreed to defer the date of implementation of RR 4-2003 from Feb. 16 to May 31 this year.

The move was seen as a virtual surrender on the part of Camacho because the deferment would give Congress enough time to pass a state-sponsored bill amending the vehicle tax system and supersede the much-maligned RR 4-2003.

The source said lawmakers and assemblers were betting that Congress would pass the bill before it goes on recess on March 21 with the new law likely to take effect by June this year or after assemblers shall have exhausted their inventory as of the date of approval of the bill.

Çamacho had previously taken a tough stance on the tax reform aimed at curbing the exploitation of the 10-seater rule by assemblers who added jump seats and half-seats to their 5- and 7-seater models with no regard to the comfort of the passengers. Camacho said there was no turning back on the tax reform, which he claimed had already been delayed several times in the past.

Lawmakers and assemblers have skewered Camacho for signing RR 4-2003 last month in the middle of discussions on the draft vehicle tax reforms.

The House of Representatives criticized the DOF for encroaching on Congress' tax-making functions while the Senate has started a probe on the BIR for possible abuse of its power to grant tax exemptions to certain vehicles under the 1997 Tax Reform Code.

Assemblers assailed RR 4-2003 for being a knee-jerk response by the DOF-BIR to criticisms that it lost P1.5 billion in potential revenues when it granted tax exemptions last year to the Honda CR-V, a compact 5-seater sport utility vehicle that was converted into a 10-seater Asian utility vehicle.

RR 4-2003 laid down strict guidelines on the specific size of each passenger seat by adding headroom and legroom space requirements to the horizontal measurement of each seat while dropping the "half-seats" and rear compartment seats in the official count. These rules removed the tax exemption on practically all commercial vehicles, AUVs and SUVs, except for passenger vans.

Assemblers claimed that RR 4-2003 would push the price of AUVs to as much as P1.2 million each and SUVs to more than P2 million because they would have to start paying taxes based on their engine-size. In contrast, the draft bill in Congress would only raise taxes on AUVs and SUVs to a manageable level since the taxes would be based on sticker price.

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$133-B U.S. PENSION FUND

Calpers may drop RP, add Thailand, Malaysia

SAN FRANCISCO, California—Calpers should add Thailand and Malaysia but drop the Philippines from its list of emerging markets earmarked for stock investment, a consultant to the $133-billion fund recommended on Monday.

The investment committee of the California Public Employees' Retirement System, known as Calpers, is scheduled to take up the recommendations from Santa Monica, California-based Wilshire Consulting at a Feb. 18 meeting.

The Philippines was the only country Wilshire recommended be dropped from the list, citing concerns over political stability and market practices. The pension fund currently has about $30 million invested in the country, Calpers spokesperson Brad Pacheco said.

"Wilshire found there have been some distractions in the Philippines that have prevented them from putting in some important financial reforms to strengthen their financial markets," Pacheco said.

The suggested moves, posted on Calpers' website, would exclude China, Pakistan, Indonesia, Venezuela, Russia and Egypt from possible investment.

Wilshire also recommended adding Jordan, India, Morocco, Sri Lanka and Colombia as target markets for the first time, Pacheco said.

Last year the pension giant stunned Asian markets when it followed Wilshire's recommendation to divest from the Philippines, Thailand, Indonesia and Malaysia. Calpers later reinstated the Philippines after acknowledging Wilshire had erred in scoring the efficiency of stock market settlements there, a mistake that had roiled the country's stock market.

"The purpose of this annual report is to provide a framework for evaluating a market's ability to support institutional investment," the report said. "It is not intended to evaluate the current attractiveness of any individual market."

Calpers adopted the rigorous new standards last year that include consideration of the degree of civil liberties, press freedoms and political risk after board members argued that investing in more stable countries with liberal practices would provide better returns over the long term.

But Wilshire said the markets that made the grade had actually underperformed between last April, when Calpers instituted the new policy, and the end of the year.

An investment in Calpers' target list of emerging markets lost 19.8 percent over that period, compared with a 16.4 percent loss for fully diversified basket of emerging markets, the adviser said.

By limiting the number of countries permitted for investment, Calpers appeared to have lost some of the potential benefit of diversification, Wilshire said.

"The increased concentration caused by the reduced diversification benefit of limiting the number of countries and their available market capitalization most likely increased the investment volatility observed in this period," Wilshire said.

If Calpers' board approves the measures it would be investing in about 88 percent of the available emerging markets, Pacheco said.

The analysis reviewed 27 countries based on factors that give an equal weight to market and country criteria. The two categories take into account items such as market liquidity and volatility and investor protections as well as political stability, transparency and labor practices.

Wilshire said scores in general improved from the previous year, with the greatest strides coming from countries that were left off Calpers' list last year.

Among the recommended excluded markets, most received their lowest scores for country-specific factors except for the Philippines, which did worse on the market side of the equation.

Venezuela performed poorly in both categories, receiving passing grades only in capital market openness and labor practices.

Thailand received passing scores in all categories except for market liquidity and volatility and transparency.

Malaysia's problems were transparency, labor practices and capital markets openness, according to the Wilshire report.

Wilshire analyzed the 27 markets based on their inclusion in major indexes produced by Morgan Stanley Capital International, Standard & Poor's and the Financial Times, the firm said.

Reuters

Stocks end up . . .

From page B1

dent of Eagle Equities.

The Philippine peso last week plunged to 54.10, its lowest level against the dollar since July 2001.

Gains by consumer-related firms San Miguel Corp. and SM Prime Holdings, seen weathering external uncertainty this year, helped lift the broad market.

Telecom stocks were also supported with the country's biggest phone firm PLDT and rival Globe Telecom.

Roxas said barring any major external shocks the market's cautious upside was likely to continue.

"We've already hit and held at the low end of the trading range (around 1,030 points) so maybe we can now move up and test 1,060 points again, though probably not in the next few days."

Reuters

BIR says it missed ₱37-B collection target for January

By Clarissa S. Batino

THE BUREAU of Internal Revenue said it missed by P2 billion its P37-billion collection target for January as low interest rates continued to weigh down on collections.

"I'm still waiting for the details so I could explain well why the bureau failed to hit the target," Revenue Commissioner Guillermo Parayno said yesterday.

Parayno said that banks remitted very low taxes on interest earnings due to the continued drop in interest rates.

The BIR chief promised to step up collection efforts on new items like the value-added tax on professionals.

Parayno also denied that the BIR would start taxing tips of employees of the Philippine Amusement and Gaming Corp. "I have so many things to collect, I think we can lay off from tips for now."

Despite the sluggish collection of the BIR, the government said it would still exceed the total revenue target by at least P3 billion.

The Bureau of Customs said it had collected P9.6 billion against a target of P7.5 billion while the Bureau of Treasury said it delivered P4.5 billion against a target of P1.5 billion.

No data is available on the amount collected from fees and charges imposed by other government offices.

The surplus from the Customs and Treasury should offset a P2-billion shortfall of the BIR.

This year, the BIR and Customs must deliver P424 billion and P105.6 billion to help keep the deficit within the target of P202 billion. Total revenues must reach P584.1 billion.

The burgeoning budget deficit had been a major drag to government efforts to revive the economy.

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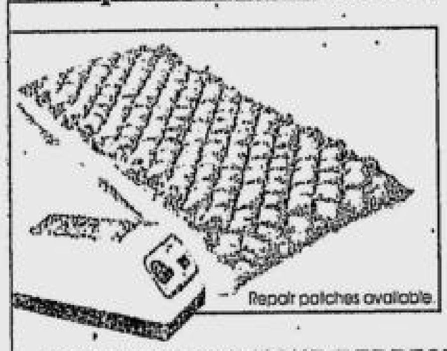

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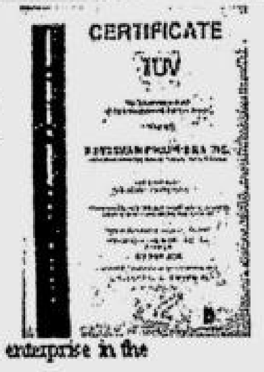

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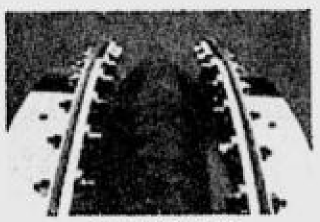

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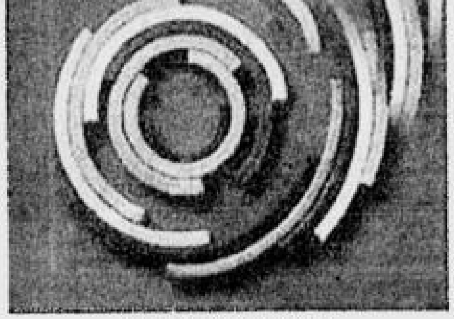

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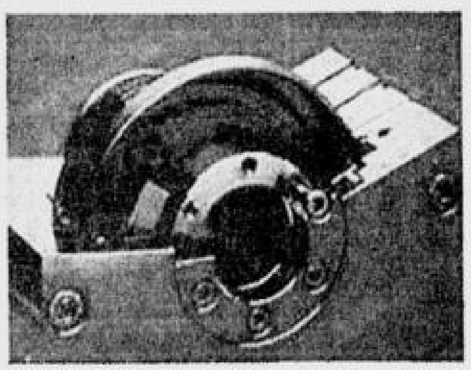

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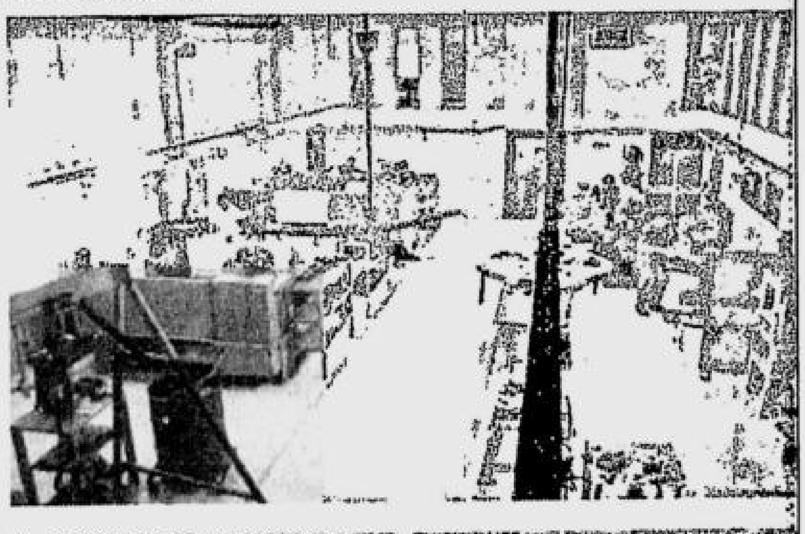
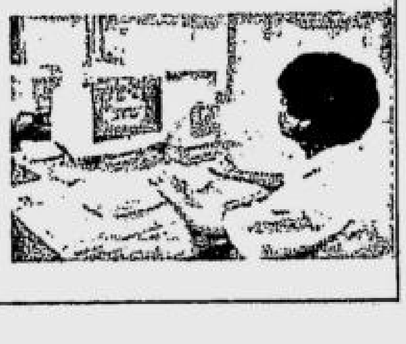
Fom left: Daniel Carlos, Store & Warehouse Manager; Joseph Elabag, Spl. Proj. Manager; Arlis L. Magpantay, VP & Sales Manager; Edilberto M. Carlos, President & CEO; TUV Representative; Edward Anyayahan, Prod. Manager and Alvin Castillo, Engineering & Design Manager

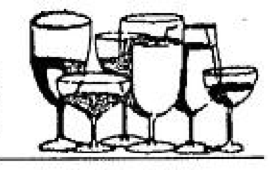
TOP: Burgmann Staff; BOTTOM RIGHT: Engineering Dept & Warehouse; BOTTOM LEFT: Production Dept





RAV-bing it in on CR-V

COCKTALES



Victor C. Agustin

THE COMPETITION between Toyota and Honda has been raised by a few degrees, with Toyota RAV-4 embarking on a new ad campaign to introduce its cheaper variant aimed at undercutting market leader CR-V.

"Why get the one everyone else has," says the advertising line for the newly revamped RAV-4, in a dig at the other import from Japan. Full-page ads for the new RAV-4 model should start appearing today in the leading dailies, including the INQUIRER.

To make it competitive with CR-V, Toyota installed a smaller 1.8-liter engine, against CR-V's two-liter banger, and removed one axle to make RAV-4 also another 4x2.

The entry-level RAV-4, manual transmission, is being retailed at P990,000, still nearly a hundred grand more than the CR-V.

But, according to Toyota's projection, CR-V's price advantage should be wiped out by Monday, if Internal Revenue Commissioner Guillermo Parayno withstands the intense congressional-automotive lobby and remains firm on his bureau's excise tax stand.

By Monday, CR-V would lose its 10-seater status under the BIR's stricter seating measurement, and revert to a five-seater, at most eight with a bench seat front and two jump seats, classification similar to RAV-4's.

By then, CR-V, now shorn of its AUV protective mantle, and RAV-4 would be slapped with identical excise tax now based on retail price.

But with a smaller engine, the entry-level RAV-4 should be cheaper than the current CR-V, unless the Honda folks unveil a similar 1.8-variant.

For now, the RAV-4 marketing boys are finally looking forward to the very likely scenario when they would finally stop eating the dust of CR-V.

No wonder Toyota Motors' first vice president for marketing Daniel Isla wore his black leather jacket (he and polo-playing playboy Albert "Bobby" Aguirre look like they were separated at birth) during Monday's media appreciation night and, in a rally to his troops, recited a Beatles-inspired limerick that raised this rousing cry: Roll Over Beat-Honda!

Waiting game

AND speaking of the new BIR automotive tax rules, the insider's tip is, if you have not bought a new car, SUV or AUV by Sunday, you might as well wait until June before actually making a purchase.

The following day, Monday, is the day the new excise tax regulations should take effect.

However, those new tax levels, where vehicles would be slapped with 35-50 percent excise tax, should later be reduced to 7-8 percent under a new bill being now rushed in Congress.

Considering the pace of legislation in this country plus the required 15-day publication notice, the automotive industry thinks the new bill would become a law most likely sometime in May.

In the meantime, because consumers are expected to hold on to their wallets until the tax situation clears up, the auto assemblers are bracing for an industry slowdown, even work stoppage, between Monday and May.

The rehabilitation of Rudy Cuenca

IF down-but-not-out construction kingpin Rodolfo Cuenca is a little chirpy these days, it is because he has cleared the two criminal complaints filed by the PCGG against him.

The Sandiganbayan last week dismissed the last of the two complaints, saying the Presidential Commission on Good Government should not have filed the case in the first place since it had already granted Cuenca immunity when the latter testified against the Marcoses in New York.

Cuenca, now 74, is still waiting for the Philippine National Construction Corp., the state-owned agency that took over from the Cuenca's debt-laden CDCP, to finally call a stockholders' meeting PNCC has not called since 1983.

The ex-Marcos crony (Men's Zone, a BusinessWorld magazine, featured Cuenca in the January cover, chronicling his rise and fall from grace) believes he can round up proxies to set him two board seats in the all Malacañang-installed PNCC board, a scenario that the government refuses to happen since it would open a Pandora's box.

Apparently, based on court records, the then state-owned Philippine National Bank failed for still unclear reasons to convert CDCP's debts to PNB into government equity that, in turn, would have legalized the government's continued hold on to PNCC.

So the investing public is now being treated to a spectacle of a government-controlled listed company refusing hold a stockholders' meeting despite an order from Securities and Exchange Commission, and fighting the SEC order all the way to the Supreme Court.

Heard it through the grapevine

FORMER Foreign Secretary Roberto Romulo is suing KLM after the airline's Bangkok staff off-loaded him and his wife off despite their confirmed business class tickets.

The Romulos have refused an initial offer of an x amount of free tickets from the Dutch airline as compensation and have instead insisted on filing a P20-million damage suit here in the Philippines.

In rejecting the ticket compensation, the Romulo couple said they would donate whatever amount they could wring from the airline to their favorite charity. Okay, dude, the line starts behind me. *(Cocktales may be reached by e-mail at cocktales_pdi@yahoo.com or at cocktales_pdi@hotmail.com.*

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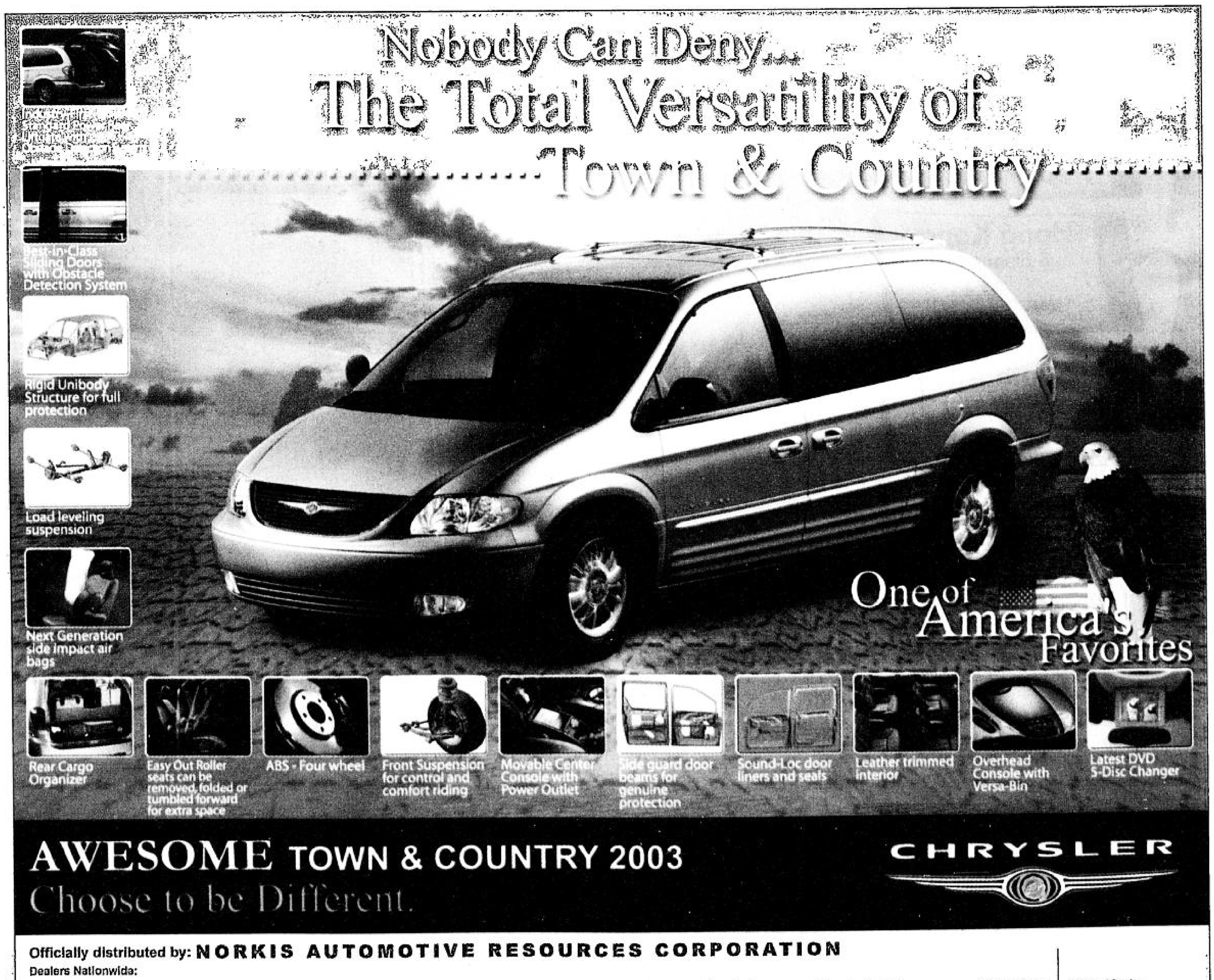
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₱20B in mine assets up for sale

By Christine A. Gaylican

THE DEPARTMENT of Environment and Natural Resources will put on the auction block some P20 billion worth of mining assets to generate additional revenues for the government.

Environment Secretary Elisea Gozun told reporters that she had instructed the Natural Resources Development Corp. to create a separate privatization company to undertake the sale of foreclosed mining properties that were still viable and had untapped resources.

The mines that will be put on sale include the 2,592-hectare Bagacay mines in Tacloban City; a property owned by Batong Buhay Gold Mines Inc. in Kalinga Apayao; a 325.65-hectare property owned by Hercules Minerals and Oils Inc. in Ilocos Norte; a 20,237-hectare property of North Davao Mining Corp. in Compostella Valley; and a 375-hectare mining area controlled by Sta. Ines Mining and Steel Corp. in Tanay, Rizal.

Mines and Geosciences Bureau Director Horacio Ramos said in an interview that the Office of the President would turn over these properties to a new mining company to be set up under NRDC.

According to a report furnished by the Mines and Geosciences Board, the Bagacay mines were originally discovered in 1954 as a copper ore-body by Marinduque Mining and Industrial Corp.

The mines had produced copper metal, gold and silver, but they were foreclosed by the Development Bank of the Philippines and Philippine National Bank.

Experts believe the Bagacay mines still have 4,275,485 metric tons of pyrite reserves left.

The foreclosed copper project of Batong Buhay Gold Mines is located in Balatoc, Pasil, Kalinga Apayao. The copper mill facilities and mine have a rated capacity of about 9,000 tons a day.

Hercules Minerals' mining area, located in Sitio Maliblibig, Cacafean Marcos, Ilocos Norte, still has a potential of 6,521,264 tons of copper. During its operation, a total of 179,536 metric tons of copper were milled, an average of 300 metric tons a day.

The foreclosed assets of North Davao Mining include the Amacan copper and Hijo gold projects in Davao del Norte.

Local rates seen falling

INTEREST rates will likely rise this year, as the Bangko Sentral ng Pilipinas may have to tighten its monetary policies to check inflation in view of higher petroleum prices, according to the country's No. 2 bank.

BPI's trust division expects the 91-day treasury bill rate—used by banks as a benchmark for their own rates—to average 6 percent this year.

The 365-day tenor will move toward 7.5 percent, while the two-year and five-year fixed treasury notes will see yields of 9.5 percent and 11.5 percent, respectively, it said. *Elena R. Torrijos*

30 cases in BW scam still unsettled, SEC says

By Michelle V. Remo

THIRTY more individuals named in a price manipulation scam involving BW Resources Corp. have yet to strike a deal with the Securities and Exchange Commission, a senior government regulator disclosed yesterday.

SEC compliance and enforcement director Jose Tomas Syquia said the SEC had so far collected some P6.34 million in penalties from 74 individuals involved in the BW corporate scandal.

The commission's records showed that Irene Salud, Eduardo Lim and Jimmy Juan paid the highest penalty in 2002 amounting to P500,000 each for violations that included matched orders, advancing bids and pre-arranged trading.

They are followed by Carlos Sy, with P408,000 in penalties.

Ramon Lee, an alleged crony of former President Joseph Estrada, paid a total of P376,000 in penalties.

Other names that appeared in the SEC list are Abraham Cordoves, who paid a total of P178,500 in penalty; Andrew Sy, P264,000; Cesar Marcelo, P135,000; David Narvasa, P220,000; Emmanuel Lim, P150,000; Jeanette Que, P330,000; Oliver Sy, P234,000; Robert Co, P40,000 and Rosemarie So, P312,000.

BPI says assets up 20%

BANK of the Philippine Islands said yesterday its trust assets grew to P121.1 billion as of Dec. 17, roughly a fifth more than its total assets during the same period in 2001.

The figure represented a 22-percent market share, much higher than its closest competitor, which had a 13-percent market share.

BPI said the increase in its trust assets was driven largely by an increase in the size of its common trust funds and its mutual fund, Ayala Life Fixed Income Fund.

In a news briefing, BPI Asset Management, the bank's trust fund division, reported that the Ayala Life Fixed Income Fund, grew to P13.3 billion as of end-2002 from P5.4 billion the year before. *Elena R. Torrijos*

STI holds IT meet

SOME 11,000 students of the STI Education Services Group met at the Philippine International Convention Center on Feb. 10 to 11 for a series of seminars and lectures on the latest in information technology education and post-graduate business opportunities.

Now a well-established success in its eighth year, the National IT Convention is the first of its kind in the Philippines and Asia, and it reasserts the reputation of STI as leader in IT-based education in the region.

The PICC event featured three major topics around the theme of "The Evolving World of Information and Communications Technology."

The first—"Digital Arts in Focus: Past, Present and Future"—traced the evolution of arts, from the days of manual sketching to the advent of computer-aided designs and facilities.

"Evolving to be YOU: Developing Your Personality" provided personality-development tips that highlighted STI's holistic approach to education.

"Technopreneurship: Learning the E-Business" exposed students to business opportunities in technology.

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Per DTI-NCR Permit No. 0043, Series of 2003

Tariff hike on steel products opposed

By Gil C. Cabacungan Jr.

THE TIN Can Manufacturers Association of the Philippines are opposing the Department of Trade and Industry's plan to raise the tariffs on steel products in a bid to attract more interest in the bidding for National Steel Corp.

In a statement, the TCMAP said NSC did not deserve a tariff protection because it was not a fully integrated steel mill and was dependent on foreign suppliers for slabs—the basic material used to make steel products.

TCMAP noted that NSC was a downstream industry and has no capability to go into slab production because the country has no raw materials to produce this commodity.

It warned that the DTI should heed the US government's experience since President Bush imposed a special tariff on imported steel products nearly a year ago. Washington's imposition of an 8 percent to 30 percent tariff cover on various forms of steel have translated to a 30 percent to 50 percent increase in steel prices.

TCMAP cautioned the DTI, which is also mandated to keep prices of basic commodities stable, that a tariff hike on the industry's basic material, tinplates, would lead to a direct increase in the prices of canned goods.

After playing a pivotal role in forging a debt-swap deal between NSC's Malaysian creditors and Philippine creditor banks last year, the DTI is again taking the lead in finding a new investor for NSC with a pledge to protect the domestic steel industry.

The DTI is currently preparing a comprehensive tariff protection package for NSC's steel products hot rolled coils (HRC), cold rolled coils (CRC), billets, and tinplates and competing products such as wire rods whose duties have either been reduced or the subject of petitions for tariff cuts since the Iligan steel mill closed in November 1999.

BCDA told to resolve John Hay row

BAGUIO CITY—"Solve this now."

President Macapagal Arroyo gave this instruction to the Bases Conversion Development Authority on Monday after its executive arm decided to terminate the 50-year Camp John Hay lease contract awarded to Camp John Hay Development Corp. for reneging on over a P1 billion in rental debts, a government official said.

The debts, the official said, have accumulated since the term of former President Fidel Ramos.

But a termination will require the government to raise finances to manage the P2.6-billion Camp John Hay estate and pay off its debts.

The official said the President issued the instruction to BCDA officials.

Both Baguio Mayor Bernardo Vergara and Baguio Rep. Mauricio Domogan had asked Ms Macapagal to intercede, saying the city government had yet to receive its 1- percent share from the developer's rental.

Domogan said he had communicated immediately with the BCDA about a statement made by BCDA president Rufo Colayco that the BCDA board had finally cut ties with the developers.

Domogan said Florencio Padernal, chair of BCDA and president of John Hay Management Corp., had told him that no termination notice was issued to CJHDevco, a consortium led by Fil Estate, John Hay's leaseholder.

Colayco's announcement is the logical consequence of a Jan. 16 board resolution by JHMC's predecessor, John Hay Poro Point Development Corp (JPDC), which urged the government to break the contract, a JHMC source said.

Padernal told the INQUIRER on Monday that the BCDA was still "sorting out" the John Hay case.

The Fil Estate-led consortium assumed the lease from winning bidder, Manuela Lands Inc., which withdrew over a contractual land dispute with BCDA. *Vincent Cabreza, PDI Northern Luzon*

Risk of buying a condo

By Jason Ayroso

COMMENTARY

THE BURSTING of the real estate market bubble has put developers, financing institutions (banks), and investors (condominium buyers) in a state of quandary. The developers' inability to sell property has left them cash strapped to pay maturing loans. This has led banks to foreclose assets used as mortgage for obtaining financing. With the banks' ownership claims of the land and their refusal to release the titles, condominium buyers now face the dilemma of not being able to secure property titles.

Presidential Decree No. 957 was passed on July 12, 1976 to protect the general buying public from fraudulent subdivision and condominium sellers/operators. Although condominium buyers are protected by this decree, the ability of banks to contest ownership upon foreclosure is jeopardizing the interest of the innocent buying public.

A case in point is the row between China Banking Corp. and Ray Burton Development Corp., HLURB Case No. REM-121401-11726, over two foreclosed condominium projects. (Remember the celebrated case of Pinky Amador?) Although the Housing and Land Use Regulatory Board (HLURB) has ordered CBC to release the titles to fully or partially paid buyers, the bank's ability to drag the issue through different court levels has made unsuspecting buyers the ultimate victims of the unfair circumstances. Not only does the buyer incur opportunity cost of not having possession of the property and its title until the matter is settled, he also suffers unquantifiable moral damages in the form of stress, anxiety and countless sleepless nights. To date, Chinabank still refuses to unconditionally surrender the titles of the said property to fully paid buyers.

Cases like that of CBC and Ray Burton Dev't Corp. cast doubt on the prudence of investing in condominium units. If buyers in good faith cannot be protected by a strict and quick enforcement of the law, investment risk increases tremendously. The rise in investment risk undermines the government's efforts to improve the credibility of the Philippine investment market.

Taking responsibility

The liability of developers should extend to the personal assets of those who head them. The fact that developers can easily let their property to be foreclosed by banks once they cannot fulfill their monetary obligations presents a moral hazard. Given that the monetary rewards are big when the project turns successful, it is fitting that developers be pressured to take utmost responsibility in protecting the buying public. Again referring to the case above, is it fair that the management of RBDC can afford to reside in their plush homes at the expense of distraught buyers having difficulty obtaining their property titles?

It is suggested that real state agents be made to return their commissions to the affected buyers. This is to settle whatever additional costs that buyers incur in the acquisition of the titles of foreclosed assets. Deriving handsome commissions from real estate sales, agents should take the onus of exercising due diligence on the properties they are selling. Agents should clearly explain to buyers the risks involved. This should help elevate the status and standard of our real estate industry.

Government's role

Banks are in the business of bridging capital markets to provide a more efficient allocation of resources-channeling funds to worthwhile projects. It earns fat profits doing this, equivalent to the difference in the interests they charge their borrowers and the interests they pay their depositors. In other words, banks use other people's money to make money. Many banks' refusal to follow the spirit of the law on foreclosure cases brings into importance the role of the government in enforcing justice to protect the weak.

The government should not allow banks to abuse their position of strength and privilege, such as usage of their huge financial base to fund long battles in court, and should immediately enforce the law to protect the weak.

Needless to say, the ability of the government to protect investors/buyers benefits the society as a whole. Credibility will be restored to real estate investment, with trickle down effects on other asset classes. The banks will also benefit because increased confidence in the market will lead to a higher turnover of their asset base.

Depositors can also help promote justice by choosing to deposit their money only with banks that show dignity in their actions. They should be aware that the banking industry is very competitive, so loyalty to a bank can be relative to the institutions' degree of conscientiousness and social responsibility.

(The author is an investment analyst of UBS Tokyo)

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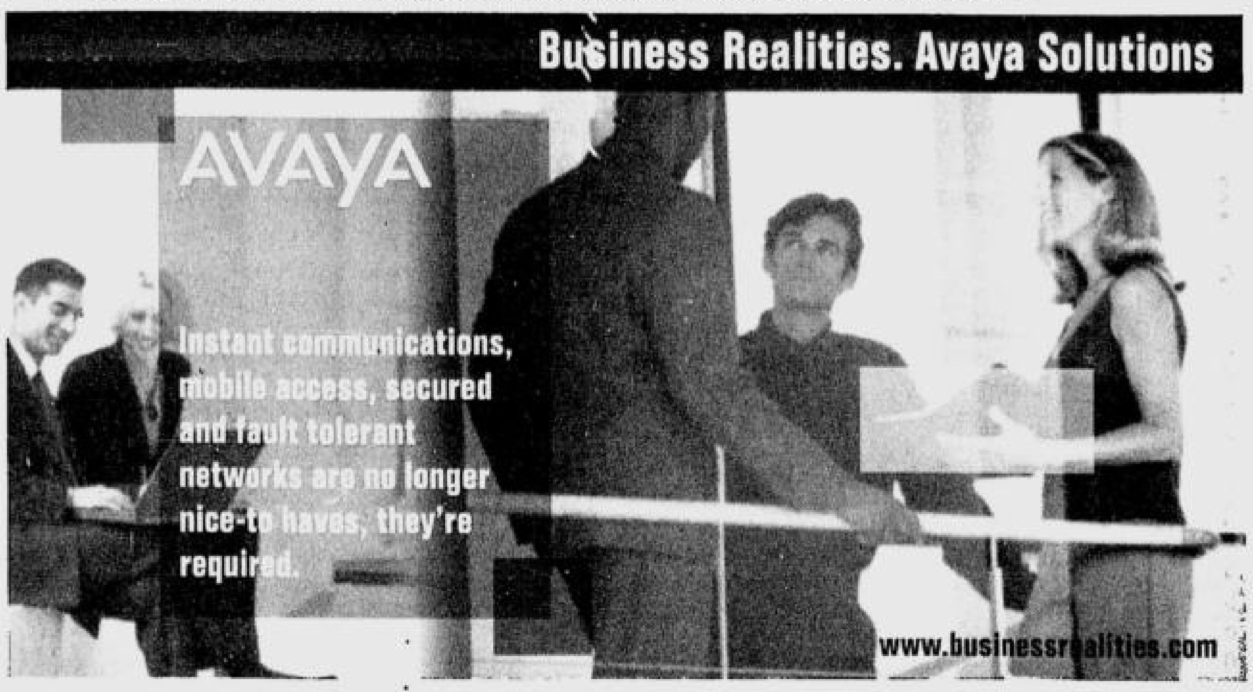
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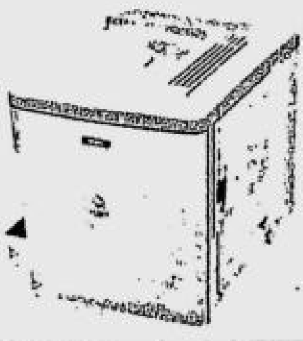

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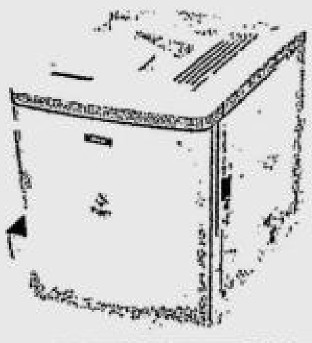

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Gov't rejects offers for P3.5B in bonds, readies other options

By Clarissa S. Batino

THE BUREAU of Treasury rejected for the second straight week all bids for P3.5 billion worth of bonds auctioned yesterday to avoid jacking up the cost of government borrowings. It said it would look for other means of raising funds from the local market.

National Treasurer Sergio Edeza said the government would keep on rejecting bids until the fixed-income market realized that the state had other options for its borrowings such as selling retail bonds, while banks and other investors had very limited choices.

A trader from a foreign bank, however, said that the market could shift to dollar instruments to cash in on the current strength of the dollar.

"Our cash position is good until July so we don't have any problems. We can reject bids for as long as we need to and for as long as rates are unreasonable," said the treasurer.

Had the government accepted the bids yesterday, the rate for three-year bonds would have gone up to 10.911 percent from 9.1 percent. Last week, the Treasury also rejected bids that would have increased the two-year rate to 9.311 percent from 8.249 percent.

Edeza said that if the market would keep on bidding high for government securities, the government would start selling retail bonds and dollar-linked notes again.

He said last Friday that the government would sell P5 billion worth of dollar-linked bonds in the next two weeks to help address the exchange rate volatility.

He also said the government could sell at least P10 billion worth of retail bonds within the first quarter. In 2002, the Treasury sold P63 billion worth of three-and-five-year bonds.

The treasurer believed that the appetite for the small-denominated bonds was still robust.

The market's efforts to drive the rates up, however, may affect the government's borrowing program that favors domestic funds over foreign funds.

Out of a net financing program of P198.551 billion to finance an estimated deficit of P202 billion in 2002, the government is planning to borrow P103.27 billion from local market. Foreign borrowings were programmed at P95.281 billion or about $2.4 billion.

The government has so far raised $1.2 billion from the offshore market while another $500 million is forthcoming with the planned launch of a five- or seven-year bond issue in the next few weeks.

"We are already seeing a shift to dollar assets. The government could not be too sure that it is the only option left to banks," said a trader.

Aboitiz group posts 40% profit increase

By Doris C. Dumlao

ABOITIZ Equity Ventures Inc. yesterday reported a 40-percent increase in its 2002 net profits to P2.2 billion over a year ago on strong contribution from its power businesses.

In a disclosure to the Philippine Stock Exchange, AEV corporate secretary Eugeniano Perez III said that of AEV's net earnings last year, Aboitiz Power Corp. contributed the biggest share of P1.7 billion, 46 percent better than the previous year.

The 2002 profit already excludes the payment of preferred dividends.

AEV's banking subsidiaries pumped in P513 million while the transport, food and other investments contributed P443 million.

Perez attributed the growth in the earnings of core subsidiary APC to bigger contributions from its distribution utilities as well as the company's control of its operating expenses.

Distribution utilities Davao Light & Power Co., Cotabato Light & Power Co., Visayan Electric Co. and San Fernando Electric & Power Co. reported a combined growth of 3.86 percent in electricity sales to 1,968 gigawatt hours in 2002 from 1,895 GWHS in the previous year.

AEV's banking subsidiaries saw a 32-percent growth in earnings on robust performance by Union Bank of the Philippines, which contributed P503 million or 33 percent better than a year ago.

Union Bank attributed its performance to the strong growth in capital market activity, private banking, cash management and retail banking. Its thrift bank, Cebu-based City Savings Bank, likewise fared well during the year.

AEV and Union Bank were both voted among the best companies in Asia in the 2002 Euromoney and Asiamoney polls.

AEV's transport group yielded P214 million in profit, which was 304 percent higher than its contribution in the previous year.

Shipping subsidiary William Gothong & Aboitiz Inc. reported an unaudited net income before tax of P599 million, 9 percent higher than a year ago. SuperCat Fast Ferry Corp.'s efforts to rationalize its fleet resulted in its turnaround to profitability last year.

LTDI income up 39% on strong sales in South

LA TONDEÑA Distillers Inc., the hard liquor unit of San Miguel Corp., reported a 39-percent growth in net profit in 2002 to P1.65 billion from a year ago, the company reported yesterday.

The year-ago comparative figure used by the company already excluded the water and juice businesses divested to affiliate Coca-Cola Bottlers Philippines Inc.

The company said major contributors to the growth in recurring profits were LTDI's operations in Southern Philippines, a significant reduction in interest expenses and an aggressive cost reduction program.

Total revenues stood at P11.2 billion for the year, up 3 percent from P10.96 billion a year ago, as sales volume rose 4 percent.

The company also said it had benefited from higher farm incomes following a good palay harvest and high copra prices.

LTDI's operating income reached P2.7 billion despite the tight supply and high average price of molasses. *Doris C. Dumlao*

Consortium to build $25-M R&D facility in Clark ecozone

CLARK SPECIAL ECONOMIC ZONE—Officials of the Clark Development Corp. recently signed a memorandum of agreement with a multinational consortium to establish a $25-million research and development center for a modern light rail transit system in this economic zone.

The MOA is expected to pave the way for First Asia Transit Limited (FATL) to build a one-mile long (1.6 km) rail track to test prototype models of "third generation" automated people movers (APMs). These are fully automated driver-less light rail transit systems that travel on fixed destinations.

Anthony Stout, FATL chair, said APMs were widely used in urban centers and airports like Chep Lap Kok in Hong Kong, Changi in Singapore and O'Hare in Chicago.

Stout said the planned research and development facility here aims to develop cheaper APM models that could be used in the urban areas of Asia.

He said the first-generation APM system installed some years ago in Bangkok, Thailand, cost $100 million per mile while the later models in other parts of Asia cost $60 million per mile.

He said newer second-generation APM models would cost only about $27 million per mile.

"Through our research and development facility in Clark, we would like to develop the third-generation APMs and to lower the cost to only $25 million per mile," he said.

Stout said the consortium had also submitted to the Philippine government its proposal to build a $170-million integrated road, rail and tunnel system that would link the three terminals of the Ninoy Aquino International Airport. The consortium, he said, was now awaiting the government's approval of its proposal.

He said the consortium had chosen Clark as the site for its research and development facility "to carry out tests and improvements" of its projects and installations throughout the Asia-Pacific region. *Jun Malig, PDI Central Luzon Desk*

AIG-AIF files another case vs Benpres in New York

ASIAN Infrastructure Fund LP, an infrastructure investment arm of American Investment Group, has petitioned a New York court to press the Lopezes' Benpres Holdings to speed up the payment of some $44.5 million in AIG-AIF's claims arising from its guaranteed investments in the Bayan Telecommunications Holdings Corp., a subsidiary of Benpres.

In a disclosure to the Philippine Stock Exchange yesterday, Benpres corporate secretary Enrique Quiason said AIG-AIF had filed a motion for summary judgement in lieu of an earlier complaint against Benpres and Bayantel.

The case was filed before the commercial division of the Supreme Court in the state of New York.

AIG-AIF earlier filed a civil case seeking damages from the Lopez firms and some of its officers and directors for alleged violations of the US Federal Securities Laws and New York state law. It complained of the Benpres group's alleged non-disclosure of other investors with preferential shares in Bayantel.

A motion for summary judgment means that the petitioner wants the court to rule on the basis of pleadings submitted, without the need for trial.

A source from Benpres explained that by seeking a court ruling without any trial, AIG-AIF hoped to get a preferential treatment over other creditors of Benpres. " If AIG-AIF could get a court ruling in its favor, it could collect right away ahead of the "pari-passu" or equal treatment sought by Benpres for all its creditors," the source said.

The source explained that Benpres would oppose AIG-AIF's motion for summary judgment.

"Benpres is still in talks with its creditors. The talks started in June 2002 when it announced its balance sheet management plan," Quiason said.

The $44.5-million claim made by AIG-AIF was in line with the put option on Bayantel that was guaranteed by Benpres under a shareholders agreement signed in 1995, when Bayantel was just starting its operations. *Doris C. Dumlao*

UOB Philippines says operations unaffected by Farmix-Espiritu row

THE OPERATIONS of United Overseas Bank of the Philippines operations will not be affected by the current row between the groups of former business partners Edgardo Espiritu and Manual Tankiansee, the bank said yesterday.

"This is a commercial matter that is now pending with the courts and has no bearing on the bank's operations," UOB Philippines said in a statement.

The case stems from a question on how much Tankiansee's Farmix group was entitled to certain UOB Philippines receivables used as the basis in buying out the remaining shares of Espiritu's group last year.

The bank said the sharing was an "internal matter" between the two groups that used to co-own UOBP's predecessor, Westmont Bank.

"We paid an agreed-upon value for a fixed and undisputed number of shares. Whether Farmix is entitled to more shares than what the books show is a matter it has to settle with its erstwhile partner, the Espiritu group, not UOB Philippines," the bank said.

The bank also said its counsel, Alexander Poblador, is now studying its legal options following reports attributed to Farmix's lawyer, former Rep. Roan Libarios, that the bank might be closed down by Congress should the buyout agreement with the Espiritu group fail to stand legally.

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Alabang Country Club "A" (Filipino)		1,400,000
Alabang Country Club "B" (Foreigner)	-	1,650,000
Baguio Country Club	600,000	650,000
Calatagan Golf Club "A"	-	70,000
Calatagan Golf Club "B"	-	80,000
Camp John Hay	220,000	240,000
Canlubang	-	450,000
Canyonwoods	-	160,000
Capitol Hills	90,000	110,000
Celebrity Sports Club	140,000	185,000
Club Filipino	-	150,000
Evercrest "A"		80,000
Forest Hills "A"		185,000
Forest Hills "B"		260,000
Forest Hills "C"	-	260,000
Makati Sports Club "A"	220,000	275,000
Manila Golf (Corporate)	11,000,000	13,000,000
Manila Golf (Individual)	10,500,000	11,500,000
Manila Polo	2,400,000	2,560,000
Manila Southwoods "A"	500,000	640,000
Manila Southwoods "B"	600,000	730,000
Manila Yacht Club	-	030,000
Metropolitan Club "A"	90,000	120,000
Metropolitan Club "B"	100,000	130,000
Mimosa (Individual)	100,000	135,000
Mimosa (Corporate)	250,000	325,000
Montemar (Individual)	20,000	35,000
Mt. Malarayat (Individual)	-	300,000
Mt. Malarayat (Corporate)		450,000
Puerto Azul	-	100,000
Punta Fuego	-	540,000
Quezon City Sports Club	200,000	220,000
Rockwell	Please Call	430,000
Royale Tagaytay "A"	-	Please Call
Sherwood Hills "A"		90,000
Sherwood Hills "B"	-	180,000
Sherwood Hills "C"	-	200,000
Sta. Elena "A"	1,300,000	1,550,000
Sta. Elena "B"		1,650,000
Subic Bay Yacht (Corporate)		280,000
Subic Bay Yacht (Individual)	-	170,000
Tagaytay Country Club	320,000	350,000
Tagaytay Highlands	800,000	850,000
Tagaytay Midlands	700,000	780,000
Valle Verde (Individual)	130,000	160,000
Valley Golf	260,000	275,000
Wack-Wack Golf Club	6,000,000	6,400,000

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PHILIPPINE STOCK EXCHANGE

(As of Tuesday, February 11, 2003)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
BANKS					
Banco de Oro Univ. Bank	16.5	16.75	16.5	16.5	17,200
Bank of the Phil. Islands	34.5	34.5	34	34.5	1,476,800
China Banking Corp.	635	635	635	635	90
Citystate Savings Bank	14.75	14.75	14.75	14.75	2,000
Equitable PCI Bank, Inc.	25.5	25.5	25.5	25.5	1,900
First E-Bank Corp.	0.6	0.6	0.6	0.6	100,000
Metropolitan Bank & Trust	30	30	29.5	30	14,000
Prudential Bank	375	375	375	375	10
Phil. Bank of Comm. A	95	95	95	95	300
Philippine National Bank	27	27	27	27	200
Rizal Comm. Banking Corp.	9.5	9.5	9.5	9.5	1,000
Union Bank of the Phil.	17.5	17.5	17.5	17.5	2,600
FINANCIAL SERVICES					
Bankard Inc.	0.75	0.75	0.75	0.75	100,000
Sun Life Financial Serv.	930	940	930	935	670
COMMERCIAL & INDUSTRIAL					
COMMUNICATION					
ABS-CBN Broadcasting Corp	. 12.00	12	12	12	22,500
Digital Telecom Phils Inc	0.4	0.4	0.4	0.4	1,850,000
Globe Telecom Inc.	545	545	535	540	1,140
Ipeople Inc	0.65	0.65	0.65	0.65	550,000
Pilipino Tel. Corp.	0.18	0.2	0.18	0.2	270,000
Phil. Telegraph & Tel. Co	0.09	0.09	0.09	0.09	20,000
Phil. Long Dis Tel Co.	287.5	290	287.5	290	41,400
Philweb Corp.	0.011	0.011	0.01	0.011	7,200,000
POWER & ENERGY					
Manila Electric Co. A	8.7	8.7	8.7	8.7	25,000
Manila Electric Co. B	12.25	12.5	12.25	12.25	134,600
Petron Corporation	1.7	1.72	1.7	1.7	870,000
Trans-Asia Oil and Energy	1	1	1	1	220,000
TRANSPORTATION SERVICES					
Asian Terminals Inc.	1.54	1.54	1.54	1.54	172,000
Int'l Container Term'l Sv	2.42	2.42	2.4	2.4	6,959,000
Negros Navigation Co. Inc	. 3100	0.31	0.31	0.31	20,000
William, Gothong & Aboitiz	z 2.00	2	2	2	17,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Phil Nat'l Const. Corp.	3.2	3.2	3.1	3.1	59,000
FOOD, BEVERAGES & TOBACCO					
Alaska Milk Corp.	2.18	2.18	2.1	2.1	30,000
Jollibee Foods Corp.	16.75	16.75	16.75	16.75	28,100
La Tondeña Distillers Inc	32.5	32.5	32.5	32.5	12,000
RFM Corp.	0.69	0.69	0.69	0.69	80,000
San Miguel Corp. A	55.5	56.5	55.5	56	211,500
San Miguel Corp. B	62.5	64	62.5	64	132,000
Vitarich Corp.	0.3	0.3	0.3	0.3	100,000
HOLDING FIRMS					
Abacus Con Res & Hdg A	0.34	0.34	0.34	0.34	10,000
Ayala Corp.	4.3	4.35	4.3	4.35	1,348,000
Aboitiz Equity Ventures	2.32	2.34	2.32	2.32	3,533,000
A. Soriano Corp.	0.55	0.6	0.55	0.6	1,500,000
ATN Holdings Inc.	1.8	1.8	1.8	1.8	65,000
Balabac Resources & Hldgs	0.13	0.13	0.13	0.13	40,000
Benpres Holdings Corp.	0.13	0.13	0.125	0.125	12,500,000
DMCI Holdings Inc.	0.14	0.14	0.14	0.14	860,000
First Phil Hldgs Corp	8.7	8.7	8.7	8.7	103,000
House of Investments Inc.	0.5	0.5	0.48	0.48	210,000
J.G. Summit Holdings Inc.	1.32	1.32	1.32	1.32	620,000
Megaworld Corp.	0.59	0.6	0.59	0.6	600,000
Metro Pacific Corp.	0.155	0.155	0.155	0.155	810,000
Music Corp.	0.16	0.18	0.16	0.17	2,180,000
Prime Orion Phils. Inc.	0.08	0.08	0.08	0.08	200,000
Philtread Holdings Corp.	3	3	3	3	6,000
Waterfront Phils. Inc.	0.33	0.33	0.3	0.3	120,000
MANUFACTURING, DISTRIBUTION & TRADING					
Interphil Labs Inc. A	1.9	1.9	1.9	1.9	6,000
Mabuhay Vinyl Corp.	0.68	0.68	0.68	0.68	20,000
Picop Resources Inc.	0.024	0.024	0.024	0.024	100,000
SPI Technologies Inc.	13.25	14	13.25	13.75	149,100
HOTEL, RECREATION & OTHER SERVICES					
Belle Corp.	0.3	0.3	0.3	0.3	500,000
Leisure & Resorts Corp.	0.4	0.4	0.4	0.4	90,000
Manila Jockey Club	8	8	8	8	1,041,000
BONDS, PREFERRED & WARRANTS					
ABS-CBN Hldgs. Corp (Pdr)	2	12	11.75	12	254,600
Jollibee Warrants	6.75	16.75	16.5	16.5	10,900
WGA-Preferred	3.50 3.	5 3	.5 3	0.5	1,000
OTHERS					
Far Eastern University	470	470	470	470	990
PROPERTY					
Ayala Land Inc.	5	5	4.95	5	5,828,000
Cebu Holdings Inc.	0.26	0.26	0.25	0.26	240,000
Filinvest Land Inc.	0.96	0.98	0.96	0.98	110,000
SM Prime Holdings Inc.	5.3	5.4	5.3	5.4	3,401,000
MINING					
Apex Mining Co. Inc B	0.12	0.12	0.12	0.12	20,000
Lepanto Cons Mng. Co. A	0.21	0.21	0.21	0.21	250,000
Omico Corp.	0.0022	0.0022	0.0022	0.0022	1,000,000
Polar Mines & Dev't Corp.	0.012	0.012	0.012	0.012	10,000,000
Philex Mining Corp. A	0.3	0.3	0.29	0.29	410,000
Philex Mining corp. B	0.31	0.31	0.3	0.3	1,910,000
OIL					
The Philodrill Corp. A	0.16	0.16	0.16	0.16	30,000
Vulcan Ind'l	0.13	0.13	0.13	0.13	30,000

	SHARES	VALUE(P)
Banks & Fin Svc	1,716,770	52,613,675.00
Comm'l & Ind'l	264,416,204	1,548,809,974.58
PRO	9,579,000	47,630,850.00
Mining	13,590,000	873,200.00
OIL	60,000	8,700.00
GRAND TOTALS:	289,361,974	1,649,736,399.58

AVERAGES		
Banks & Fin Svc	369.71	DOWN 2.92
Comm'l & Ind'l	1,487.75	UP 12.41
PRO	465.46	UP 3.82
Mining	1,255.43	DOWN 11.92
OIL	1.03	UP 0.01
SME	100.00	UNCH 0.00
All Shares Index	636.40	DOWN 2.78
Composite	1,044.77	UP 5.88

NO. OF ADVANCES: 15, NO. OF DECLINES: 30, NO. OF UNCHANGED: 33, NO. OF TRADED ISSUES: 78, NO. OF TRADES: 942

DISCLOSURES

ELECTED to the board of **Philippine Tobacco Flue-Curing & Redrying Corp.** were Alonzo Ancheta, Cesar Battung, Carlos Dominguez, Conrado Gozun, Emmeline Huang, Jose Leviste Jr., Patricio Lim, Bienvenido Tan Jr. and Bienvenido Tan III.

* * *

MUSIC Corp. disclosed that it was not aware of any information that might have caused the unusual movement of MUSX shares.

* * *

A. SORIANO Corp. will hold its annual stockholders meeting on April 11. Record date is on March 3 and proxy validation date is on April 4.

* * *

JOSE Ernesto Rodriguez resigned as director of **Fortune Cement Corp.** effective Feb. 10. While Ma. Cristina Bernardino was elected independent director and Bi Yong Chungunco was named compliance officer.

* * *

PILIPINO Telephone Corp. disclosed the resignation of Benito P. Chiongbian as director of the company effective Feb. 10.

* * *

PHILIPPINE Seven Corp. announced the designation of lawyer Evelyn S. Enriquez as compliance officer of the company effective Feb. 5.

* * *

THE BOARD of **Wise Holdings Inc.** appointed the E.S. Pasamba & Co. external auditors of the corporation to complete its financial statements for 2001 and 2002.

* * *

UNITED Paragon Mining Corp. announced the designation of Gloria Gerona as compliance officer. ***Compiled by Ray Leyesa , PDI Research***

CURRENCIES

Feb. 11, 2003 Country	Unit	Euro Equivalent	Foreign currency in US$	Foreign currency in Peso
United States	Dollar	0.931185	1.000000	53.938000
Japan	Yen	0.007683	0.008251	0.445000
United Kingdom	Pound	1.514666	1.626600	87.735600
Hongkong	Dollar	0.119395	0.128218	6.915800
Switzerland	Franc	0.681937	0.732332	39.500500
Canada	Dollar	0.608937	0.653937	35.272100
Singapore	Dollar	0.530137	0.569314	30.707700
Australia	Dollar	0.549761	0.590388	31.844300
Bahrain	Dinar*	2.470053	2.652590	143.075400
Saudi Arabia	Rial	0.248323	0.266674	14.383900
Brunei	Dollar	0.528632	0.567698	30.620500
Indonesia	Rupiah	0.000105	0.000113	0.006100
Thailand	Baht	0.021595	0.023191	1.250900
UAE	Dirham	0.253550	0.272287	14.686600
Euro	Euro	1.000000	1.073900	57.924000
Argentina	Peso	0.295614	0.317460	17.123200
Brazil	Real	0.258018	0.277085	14.945400
Denmark	Kroner	0.134531	0.144473	7.792600
India	Rupee	0.019567	0.021013	1.133400
Malaysia	Ringgit	0.245081	0.263193	14.196100
Mexico	New Peso	0.084970	0.091249	4.921800
New Zealand	Dollar	0.511415	0.549209	29.623200
Norway	Kroner	0.134018	0.143922	7.762900
Pakistan	Rupee	0.016124	0.017316	0.934000
South Africa	Rand	0.109841	0.117958	6.362400
Korea	Won	0.000778	0.000836	0.045100
Sweden	Kroner	0.109092	0.117154	6.319100
Syria	Pound	0.022172	0.023810	1.284300
Taiwan	NT Dollar	0.026851	0.028835	1.555300
Venezuela	Bolivar	0.000485	0.000521	0.028100

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Osmanthus NBO

Jasmine Saw
Osmanthus NBO

Marilou Arquero
Chestnut NBO

Eloisa Peñaranda
Tindalo NBO

Ben Way Tan
Cypress NBO

Elvira Monzon
Aspen NBO

Winston Duy
Durian NBO

Rocelia Santiago-Borillo
Redwood NBO

Gloria Ang
Birch NBO

Winda Tan Gonzales
Tindalo NBO

Mary Chan
Redwood NBO

Linda Chua
Osmanthus NBO

Rosita Uy
Cedar NBO

Helen Ang
Aspen NBO

Emelina Tiu
Cypress NBO

Frances Chua
Tindalo NBO

Rossano de Leon
Chestnut NBO

Genette Baylon
Birch NBO

Lilibeth Quintos
Tindalo NBO

Arabella Borromeo
Cedar NBO

Danny Alipio
Osmanthus NBO

Letty Lacson
Cedar NBO

Zerick Colambot
Acacia NBO

Yolanda Roque
Linden NBO

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Eucalyptus NBO

Eileen Haw
Chestnut NBO

Katherine Co
Sequoia NBO

Josefina Ong
Sequoia NBO

Teresita Nery
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North Luzon Expressway Reconstruction Begins

The US$371-million project of the Manila North Tollways Corporation (MNTC) to modernize the North Luzon Expressway (NLE) officially starts today.

MNTC is a joint venture company comprised of the Lopez Group through the First Philippine Infrastructure Development Corp. (FPIDC), state firm Philippine National Construction Corporation (PNCC), tollway operator Egis Projects S.A. of France, and Leighton Asia Ltd. of Australia.

Egis – the world's biggest operator of tollways – will provide the toll operation equipment and systems.

The transformation of the expressway into a world-class transport system will be undertaken by Leighton Contractors Asia Ltd. (LCAL) of Australia over the next two years in 24-hour, three-shift work groups.

When completed in 2005, MNTC will begin operating and managing the tollway through subsidiary Manila North Tollways Operations and Maintenance Co. (MNTOMCo.).

The US$371-million project will be partly funded through borrowings from top international lenders. MNTC will pump in US$117.5 million while US$253.5 million will be provided by foreign lenders.

Lenders include the Asian Development Bank, International Finance Corp., Export Finance and Insurance Corp., COFACE (in behalf of the French government), the Multilateral Investment Guaranty Agency, ABB Structured Finance B.V., Mizuho Corporate Bank, Ltd., Credit Agricole Indosuez, DZ Bank AG, and Westdeutsche Landesbank Girozentrale.

FOR THE RECORD

[illegible] 95 The Philippine government headed by President Fidel V. Ramos and the Lopez Group agree to mobilize private sector funding for the reconstruction and modernization of the North Luzon Expressway. President Ramos also requests First Philippine Infrastructure Development Corp. to advance funds for the construction of a new access road to the Subic Freeport in time for the Asia Pacific Economic Cooperation Summit in 1996.

May 16 95 Pres. Ramos approves the assignment of the usufructuary rights of the Philippine National Construction Corporation on its existing franchise for the NLE to MNTC; thereby planting the seeds for the joint venture vehicle that would undertake the reconstruction.

October 96 The 8.5-km. Subic-Tipo Access Road is completed in time for the APEC conference the following month. The Lopez Group shoulders 100 percent of the funding (P644 million) for its construction.

February 97 The Manila North Tollways Corporation is incorporated as the joint venture company that will undertake the reconstruction of the NLE. The Lopez Group is joined by PNCC and France's Egis Projects S.A.

April 30 98 The Supplemental Toll Operations Agreement (STOA) between MNTC, the government (through the Toll Regulatory Board) and PNCC is signed. This paves the way for tollway maintenance and operations, including collection of toll fees, to be transferred to an MNTC subsidiary when the NLE reconstruction is completed.

July 9 01 A US$253.5-million loan packaged by foreign lenders for MNTC is signed at Malacañang with President Gloria Macapagal-Arroyo witnessing the landmark event.

February 2003 Seven years after the dream was spelled out, the Lopez Group begins work on the modernization of the North Luzon Expressway.

WHAT THEY SAY...

photo courtesy of TODAY

The North Luzon Expressway modernization is a significant milestone in our continuing mission to generate economic growth and create opportunities by opening up avenues for trade, tourism and investments in Central and Northern Luzon.

But to a greater extent, the formal start of construction is a strong and firm affirmation from investors and creditors on the viability of the Philippines as an economic growth area.

The fact that it is the private sector that is putting up the entire US$371 million to reconstruct and modernize the NLE attests to the soundness of the project and the viability of the country as an investment haven.

GLORIA MACAPAGAL-ARROYO
President
Republic of the Philippines

OSCAR M. LOPEZ
Chairman, MNTC

The Lopez Group has spearheaded the initiative to undertake the North Luzon Expressway modernization project under the most trying of conditions. We have taken the lead in private sector funding for an infrastructure project of this magnitude and agreed to do so without any government guarantee.

We see the NLE project as a giant leap for the private sector because we believe it is time for the private sector to assume a more active role in nation-building. As we have pioneered benchmark projects in the past, we once again assume the mantle of pioneer.

We commit to a new and novel partnership with Government and vow that we will not waver from our commitment to progress and prosperity for the nation and the people.

JOSE P. DE JESUS
President & CEO, MNTC

The reconstruction of the North Luzon Expressway is all about providing mobility and access to markets and products, between consumers and producers. We are talking about smooth, unhampered flow of tourists to destinations north of Manila. We are talking about a vision of the future for Central and Northern Luzon in particular, and for the entire nation in general.

The reconstructed North Luzon Expressway will truly be world-class, a fitting symbol of our collective aspirations to move ahead with an agenda of economic growth and prosperity.

Comfort, safety and convenience will now be the norm rather than the exceptions on the new North Luzon Expressway. These are what await the motorists.

Safety, Comfort, Speed

The modernized North Luzon Expressway spells out safety, comfort and speed for motorists. And with these, the promise of expanded trade and tourism.

Faster and more predictable travel time, as well as the convenience of new rest facilities and 24-hour emergency service, are come-ons for businessmen and tourists.

Among the amenities that will be comparable with the best in the world are:

- Combined open and closed system
- Choice of electronic or manual toll collection
- Variable message signs to inform motorists of road conditions
- Overhead pan-tilt-zoom cameras to monitor traffic and toll auditing procedures
- Emergency call boxes every one kilometer along the Balintawak-Burol stretch, and every two kilometers along the Burol-Sta. Ines stretch
- Emergency parking areas every one kilometer along the Balintawak-Burol stretch, and every three kilometers along the Burol-Sta. Ines stretch
- Motorist assistance within no more than 20 minutes away
- Effective traffic management 24 hours a day
- Strategically located comfortable rest areas

DEAL OF THE YEAR. Chairman Oscar M. Lopez receives the award (inset) for project financing in behalf of the Manila North Tollways Corporation during ceremonies at the Waldorf Astoria in New York last March 6, 2002.

INVESTMENTS

Sourcing the funds for the NLE project was a novel and unique approach to project financing. Because the NLE reconstruction was to be 100-percent private sector undertaking, MNTC had to hurdle obstacles including the 1997 Asian financial crisis and political upheavals.

Despite the obstacles, MNTC was able to close the deal and was even named "Asia-Pacific Transport Deal of the Year 2001" by London-based ***Project Finance Magazine*** in its annual search for groundbreaking transactions worldwide.

MNTC Chairman Oscar M. Lopez received the prestigious award at the 3rd Annual Project Finance Deals of the Year Awards Dinner held at the Waldorf Astoria in New York last March 06, 2002.

The vote of confidence from banks and lending institutions for the project is significant because it is unprecedented for these agencies to take on full commercial risks, specially for a project that does not carry any sovereign guarantee.

TOLL FEE STRUCTURE

BIG-ticket infrastructure projects like the North Luzon Expressway modernization are priority projects. However, their capital requirement would put pressure on already-strained government finances. Hence, the entry of private sector funding in what has traditionally been a government investment.

The Manila North Tollways Corporation (MNTC) was given a 30-year concession to finance, design, modernize and operate the NLE. To recover its investment, MNTC will collect toll fees under the "user-pays" principle.

If the NLE modernization were undertaken by the government, it would have to use taxpayers' money to fund the project. Thus, even taxpayers in the Visayas and Mindanao will have to bear the cost of a project hundreds of kilometers away. Adopting the "user-pays" principle is a fair and equitable system of recovering investments because only those who use the road will be charged.

The Toll Regulatory Board will set rates and authorize MNTC to start collecting tolls only after completion of the NLE project scheduled in 2005. TRB will use a government-approved formula that determines the toll rate that can be charged in any given year.

The key features in applying the formula include the following:

1. The Initial Reference Authorized Toll Rate (IRATR) for the refurbished North Luzon Expressway were approved by the government more than 4 1/2 years ago, in 1998.
2. The government also approved a system for toll rate adjustments. The first adjustment will take effect when reconstruction of the NLE is completed to the government's satisfaction. Succeeding adjustments of the toll rates will be made every two years thereafter.
3. These rate adjustments are determined by applying the approved formula, that is, multiplying the Initial Reference Authorized Toll Rate by a toll rate adjustment index which factors in agreed inflation and exchange rates indices.
4. Only when the NLE reconstruction is completed -- now scheduled to occur after 24 months -- will the actual toll fees be fixed and collected.

Toll road charges in the Philippines are among the lowest in the world. The current average rates per kilometer for the Philippines is P2.83. Compare this to the average peso equivalent of 1999 toll rates in Hongkong, P32.50; in Japan, P17.24; in Singapore, P7.35; in South Korea, P7.07; in China, P4.80; and in Thailand, P3.39. On the other hand, the current (2003) peso equivalent average rates per kilometer for Spain is P5.60; Italy, P4.87; Australia, P4.81 and France, P4.47 (Sources: *Scott Wilson Asia-Pacific, Ltd.; Transroute International S.A.,* www.sprint.com.my/tollrates.html)

BY THE NUMBERS

24 months, round-the-clock, no-holiday work schedule to rebuild the North Luzon Expressway into an entirely new toll road system

5,000 workers to be employed at peak of construction period by general contractor LCAL

1,000 workers to be employed by Sub-Contractors

10 existing interchanges to be upgraded under the program

4 new toll barriers at Balintawak, Bocaue, Tabang and Dau

3 new interchanges at Angeles City, Mexico (Panipuan) and Marilao, Bulacan

2 new flyovers at Dau, Pampanga and at Balintawak-Novaliches

110 additional lane-kilometers to decongest and ease traffic flow at the NLE

1,000 vehicles per lane per hour per direction to improve the level of service at the North Luzon Expressway from the current level of 2,200 vehicles/ lane/ hour/ direction

130,000 average number of vehicles using the North Luzon Expressway daily

7 gestation period of seven years which led to a financial closing for US$253.5 million term loan in Hongkong on July 07, 2001

BEST COPY AVAILABLE

Manila North Tollways Corporation

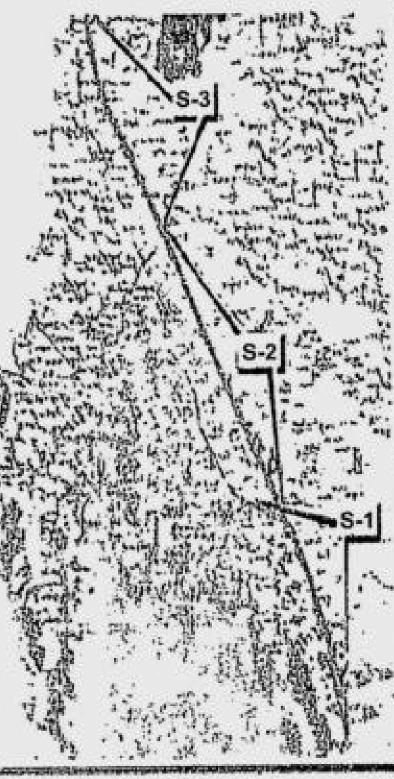
The New NLE in 2005

NORTH LUZON TOLLWAY PROJECT

PHASE I

Reconstruction of the 84-kilometer stretch from Balintawak to Sta. Ines and the integration into the system of the Subic-Tipo Road in Zambales.

Segment 1
28 kilometers from Balintawak to Tabang
Segment 2
33.8 kilometers from Burol to San Fernando
Segment 3
21.8 kilometers from San Fernando to Sta. Ines
Segment 7
8.5 kilometers from Barrio Tipo to SBMA



New FLYOVERS

- BALINTAWAK-NOVALICHES
  New structure dedicated for Novaliches-bound traffic
- DAU
  Replaces existing traffic signal and as access to Dau business district

NOVALICHES FLYOVER

MARILAO INTERCHANGE

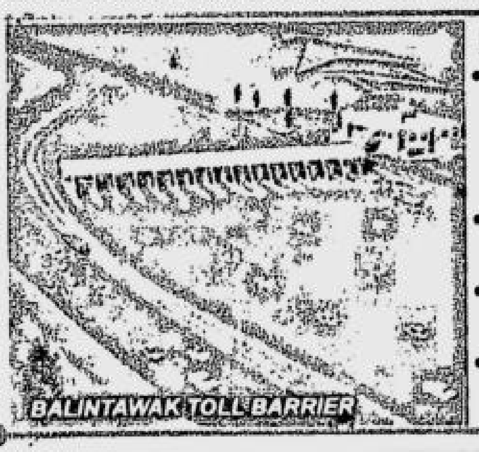
New INTERCHANGES

- MARILAO
  New half-cloverleaf ramps, improved intersections to local roads
- MEXICO (PANIPUAN)
  New trumpet interchange between San Fernando and Angeles to help decongest traffic
- ANGELES
  New trumpet interchange, replaces and converts existing Magalang interchange into east-west overpass

Upgraded INTERCHANGES

- VALENZUELA
- MEYCAUAYAN
- BOCAUE
- STA. RITA
- PULILAN
- SAN SIMON
- SAN FERNANDO

VALENZUELA INTERCHANGE


BALINTAWAK TOLL BARRIER

New TOLL BARRIERS

- BALINTAWAK -- 17 toll lanes northbound (NB) with 6 electronic lanes, 4 unrestricted lanes southbound (SB), and Operations & Maintenance Center.
- BOCAUE -- 22 toll lanes SB with 5 electronic lanes, 4 unrestricted lanes northbound (NB).
- TABANG -- 7 toll lanes NB with 3 electronic lanes, 5 toll lanes SB with 2 electronic lanes.
- DAU -- 8 toll lanes NB with 3 electronic lanes, 5 toll lanes SB with 2 electronic lanes.

Sta. Ines
Balem
Dau
Angeles
Mexico
San Fernando
San Simon
Pulilan
Sta. Rita
Tabang
Burol
Bocaue
Marilao
Meycauayan
Valenzuela
Balintawak

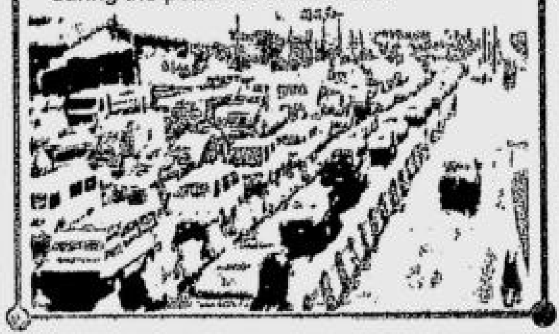
PAMPANGA

BULACAN

OPERATIONS AND MAINTENANCE CENTER

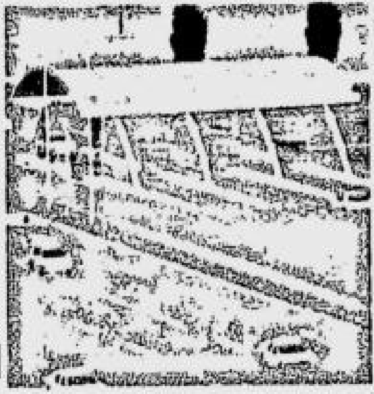
ACTIVE TRAFFIC MANAGEMENT

- Leighton Contractors (Asia) Ltd. (LCAL) will implement a traffic management plan based on physical separation of working areas from "live" traffic.
- separate all counter flow traffic, avoid contraflow on entry and exit ramps and keep construction traffic out of "live" lanes
- visible quality signages to warn motorists of road conditions
- safety of motorists is a priority during the construction period of 24 months
- two lanes will always be kept open to traffic during the period of construction



ADDITIONAL LANES

- 3 to 4 lanes from Balintawak to Valenzuela in both directions
- 2 to 4 lanes from Valenzuela to Burol in both directions
- 2 to 3 lanes from Burol to Sta. Rita in both directions
- 2 lanes from Sta. Rita to Balem in both directions
- 2 lanes from Balem to Sta. Ines
- 110 km.: Total additional lane-kms.



DEEP IN DEBT

Japanese declaring bankruptcy by the thousands

TOKYO—With the economy in the doldrums for years and unemployment at a record high, Japanese are racking up debts, falling prey to loan sharks and declaring bankruptcy by the thousands.

Individual bankruptcies soared fivefold in the last five years to more than 214,600 in 2002, up 34 percent from the previous year, according to the Japanese Supreme Court. And experts say the nation's culture of shame about debts and overall ignorance about the law are a big part of the problem.

"Japanese people feel it's an obligation to pay back money they've borrowed. They're determined to pay it back even if it kills them," says Shigeki Kanamori who gives legal advice to people struggling with loans gone sour.

Kanamori and other experts say the ballooning problem of deadbeat borrowers has produced a booming business of illegal lenders, some linked with gangsters, who charge outrageous interest rates—such as 1,800 percent a year, according to police—and hound borrowers with threats to wring payments out of them.

"This business is a cash cow," Kanamori said.

Loan sharks are a growing menace in other parts of economically struggling Asia as well. Malaysia's parliament is considering tough new laws against illegal money lenders following a spate of suicides by hopelessly indebted people.

Japanese police said 446 people were arrested last year on charges of operating illegal lenders, but the arrests were believed to be just a small portion of the rampant crime. The Tokyo police have set up a special team to crack down on "yami-kinyu" or "racket lenders."

In most cases, the victims are average, honest, hardworking people.

A "salaryman" worker or a housewife, they usually start out borrowing a small amount of money to keep up with mortgage payments or bills. But once they miss a payment, they get ensnared in the trap of owing more and end up turning to other dubious lenders—only to find themselves deeper in debt.

Lenders can legally charge up to 29 percent interest in Japan, but many exploit people's ignorance about the law and charge far higher interest, such as 50 percent over 10 days. *AP*

CHINESE shoppers walk past a billboard advertisement for TCL, a Chinese brand of mobile phones, in Beijing. Experts at the China Center for Information Industry Development predict that China will produce 130 million mobile phones this year, which amounts to a third of all mobile phones produced worldwide. China is the world's largest market for mobile phones, with more than 200 million mobile subscribers. AP

Pepsi in $1-B TV promo

NEW YORK—So do you want to be a billionaire?

Michael Davies, producer of the game show "Who Wants to Be a Millionaire," and the WB network are collaborating with Pepsi-Cola on a TV game in September that could net someone a billion dollars.

The plans, reported in Monday's Variety, were confirmed by two executives close to the deal who spoke on condition of anonymity.

One thousand contestants will qualify for the game by purchasing marked Pepsi products this summer. They will be whittled down to one winner through what is described as a game of nerve. The winner, as part of a two-hour live special, will have the chance at the largest prize in television history.

Although there's no guarantee that there will be a $1-billion winner, Variety said Pepsi is talking to insurers in case someone takes the prize.

Davies' Diplomatic Productions and the WB would not comment on the report Monday. A Pepsi representative did not immediately return a call for comment.

Davies is also working with the WB on a six-episode variety show this summer that will include participation by commercial sponsors instead of actual advertisements. *AP*

Nuclear crisis forces fall in South Korea's outlook

SEOUL—Moody's Investors Service on Tuesday downgraded South Korea's sovereign ratings outlook Tuesday by two notches to negative from positive, citing North Korea's nuclear threats.

The downgrade by the New York-based global risk evaluator sparked selling on the sharemarket, with the key index falling 11.97 points or 2.5 percent to 565.28 in early afternoon trading.

The South Korean goverment was caught by surprise by the downgrade, with economic officials admitting the move reflected concerns raised by foreign investors on the standoff over North Korea's nuclear ambitions.

"I believe today's action reflects the view of (Moody's) analysts who assessed the nuclear issue seriously," Kwon Tae-Shin, director general of the finance ministry's international financing bureau, told reporters.

Moody's said the change was prompted by "heightened security concerns stemming from North Korea's nuclear weapons program," although South Korea's long term rating remained unchanged at A3.

The agency described a series of North Korea's nuclear-related moves as "more provocative than past moves or threats." *AFP*

WTO takes more time to get US on board drug deal

GENEVA—Negotiators on Monday again extended a self-imposed deadline for a WTO deal on solving a row over access to life-saving medicines for poor countries, in a bid to get the United States on board.

Washington has not rejected out of hand the latest effort to break the deadlock, agreeing to hold consultations to see if it can be accepted, the talks' Mexican chair Eduardo Perez-Motta said.

"The US government did not say 'no' at the outset, they just said it sounds interesting, let me start consulting," he told reporters.

On the table is a new plan designed to calm US fears about maintaining protection for patents on medicines, as well as reassuring developing countries faced with a health crisis.

It would involve keeping a text, agreed to by all World Trade Organization members with the exception of the United States in December, but attaching an additional statement.

The proposed statement would acknowledge recognition by delegations that the new regime would be designed to tackle national emergencies or other cases of extreme urgency.

It also states that delegations have recognized the need to avoid undermining intellectual property protection, or patents, for the development of new medicines, and have reaffirmed that WTO accords do not, and should not, prevent members taking measures to protect public health.

"What I have received is a general support by many members of the WTO," Perez-Motta said, while acknowledging that many of the 145 members would also like to make changes.

But he said for that reason he believed it was impossible to now make changes to the draft, adding it was "a take it or leave it draft". Washington blocked a deal by the initial end-of-2002 deadline because it complained the proposed wording could have been interpreted to include medicines for non-infectious diseases, such as obesity or impotence.

Instead, negotiators agreed to try to resolve the issue by Feb. 11. They agreed on Monday to keep talking until the end of next week.

The deal is needed to enable the poorest countries without the capacity to produce pharmaceutical products themselves to sidestep patents and import generic versions of drugs to respond to AIDS, malaria, tuberculosis and other epidemics.

As well as the three major killer diseases, the US had proposed adding a list of 19 other diseases which predominantly affect Africa, but some developing countries rejected the idea of listing diseases as too restrictive. *AFP*

Oil price raises fear of recession

WASHINGTON—Surging oil prices are beginning to raise fears of a new oil shock that could tip the US economy back into recession, analysts say.

"It now appears as though the probability of a 'double dip' is increasing, but not because of global competition and deflation," Merrill Lynch chief US strategist Richard Bernstein said in a report Monday.

"Rather, it is increasingly difficult to rule out a recession caused by an old-fashioned oil shock."

Many analysts, including US Federal Reserve Chair Alan Greenspan, have said high oil prices alone are insufficient to trigger recession, especially since oil plays a diminishing role in the economy.

But the recent surge in prices has led some economists to consider the threat seriously.

Oil prices climbed to new two-year highs in London on Monday despite a Franco-German push to thwart war in Iraq, chasing the US market where snowstorms pushed heating oil prices to a record peak.

The price of benchmark Brent North Sea crude oil for March delivery rose to 32.51 dollars from 32.34 at the close of trading the previous session, levels not seen since November 2000.

In New York, the reference light sweet crude March contract leapt 96 cents a barrel to 35.12 dollars on Friday, the highest level for two years and five months.

"Although we have questioned whether the economy would be as strong as investors expected, we have not up until now been concerned about a 'double dip' recession," Bernstein said. *AFP*

Saudis suffer slow pace of change in economy

RIYADH—Saudi graduate Suleiman has been waiting for more than a year for his government to squeeze him into its bloated, 900,000-strong bureaucracy to no avail.

The 23-year-old, one of thousands of Saudis to enter the oil-rich kingdom's already tight job market each year, is aware of the efforts to slash an unemployment rate estimated as high as 12 percent, but he is losing patience with the economic reform drive which Saudi Arabia launched some five years ago.

"I know the government wants to create jobs, but nothing has come to me yet," said Suleiman.

He said he shared the frustration of Saudi leaders, such as Interior Minister Prince Nayef, over the lack of jobs for Saudi youth, but admitted his degree in Arabic literature was not much in demand in a job market where more than a quarter of men under 24 seeking work cannot find a job.

Prince Nayef has called on private Saudi companies to hire more Saudis in place of the millions of foreigners who make up just over half of the national workforce, largely performing menial and hard labor traditionally shunned by Saudis.

The private sector employs all but a few thousand of the 3.7 million non-Saudis registered as workers with the government.

There are no figures for the thousands of others who work illegally.

"All of us Saudis are responsible for finding work for our youth, because if we don't find work for them, then the result will be corruption and unemployment and that leads to a lot of other (bad) things," Prince Nayef said recently. *Reuters*

AN INVESTOR gestures in front of monitors showing the curves of the Taiwan stocks at a local securities in Taipei. Taiwan's share prices closed 0.54 percent lower on profit-taking despite early gains after a stronger close on Wall Street. AFP

Gordon Moore sees another decade for 'Moore's Law'

SAN FRANCISCO—Gordon Moore, the computer pioneer who four decades ago predicted the explosion in transistor power driving the electronics revolution, said on Monday he sees at least another decade of progress ahead.

Moore, 74, the creator of "Moore's Law," told a meeting of many of the world's preeminent chip designers that engineers must concentrate on overcoming power leakage and reducing heat levels as more and more circuits are crammed closer together.

"No physical quantity can continue to change exponentially forever," he cautioned.

"Your job is delaying forever," he told his audience.

The co-founder and chair emeritus of Intel Corp., the world's biggest chipmaker, first predicted in 1965 that the number of transistors on a semiconductor, and thus overall chip performance, would double every two years.

Moore later boosted what is now known as Moore's Law to a prediction that the power of a chip would double every 20 months. These inexorable performance gains, which show little sign of abating nearly 40 years later, have fueled huge advances in computer calculating power that come at ever lower cost.

Questions about how long the industry can continue to make breakthroughs in the physical limitations governing computer chip design are as old as Moore's Law itself.

Naysayers often question whether materials, science and improvements in manufacturing processes can keep pace.

Asked if Moore's Law would run its course in the foreseeable future, Moore replied, "Another decade is probably straightforward. None of these things hits an abrupt wall." The Silicon Valley veteran made his comments to reporters following a keynote speech to scientific researchers at the International Solid-State Circuits Conference in San Francisco. *Reuters*

People, Events & Products

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SuperCroc flies into the Philippines

FEDEX Express (FedEx) has delivered the giant replica of a 110 million-year-old dinosaur-eating crocodile that swam the broad rivers of what is now sub-Saharan Africa. The world's largest express transportation company delivered the 11 meter long, 1.5 meter wide, and 1 to 1.8 meter high, flesh-on-bone recreation of Sarcosuchus Imperator (meaning "flesh crocodile emeperor" and nicknamed SuperCroc) to the Philippines today, for an exhibition by National Geographic in cooperation with Air21, from Feb. 12 to 24, at the Alabang Festival SuperMall.

The mammoth replica is being transported across the region and is times a delicate logistical exercise. FedEx took extra special care with this particular cargo. The replica was carefully cradled inside its purpose-built packaging measuring up to 305 cm (L) X 153 cm (W) X 122 cm (H). FedEx then flew the model from Denver, Colorado, USA to Sydney, Australia, the first stop of its tour across Asia. FedEx next transported the Croc to Hong Kong, Singapore, Kuala Lumpur, Taipei, Bangkok and now in Manila via its unparalleled FedEx AsiaOne Network.

"Very few companies have the infrastructure and human resources to transport something like the SuperCroc," said Samuel S. David, country manager for FedEx in the Philippines. "With a superior network of aircraft, direct flights through the FedEx AsiaOne Network and a team of FedEx people who 'live to deliver', FedEx has the ability to handle the logistics for the SuperCroc tour across Asia."

"FedEx is proud to be associated with the National Geographic Channel to present SuperCroc. FedEx and NGC share many of the same core values: dedication to excellence, innovation through new discoveries, connecting the globe and a pioneering spirit," said Mr David.

The fossilized remains of one of the largest crocodilian species to have ever lived was discovered by a team led by National Geographic Society's explorer-in-residence Paul Sereno. Sereno led the first expedition to Gadoufaoua, Niger in 1997 where the two-meter fossilized giant skull of SuperCroc was excavated in the Sahara, along with 18,000 kilograms of fossils. Sereno said that the snout and teeth were designed for grabbing prey that may have included other small dinosaurs.

"As crocodiles generally consume 20 percent of their body weight in one meal, it is likely SuperCroc would have had no trouble devouring a dinosaur for dinner," Sereno said.

It was not until the fourth expedition in 2000 that Sereno's team of 17 finally unearthed the 11-meter almost-complete fossil. Sereno determined that a mature SuperCroc took as long as 50 to 60 years to reach an adult length of up to 11 meters and a weight of as much as 10 tons which is 10 times that of any living crocodile. Despite its enormous size, much of the time, the SuperCroc was hiding 95 percent of its body under water.

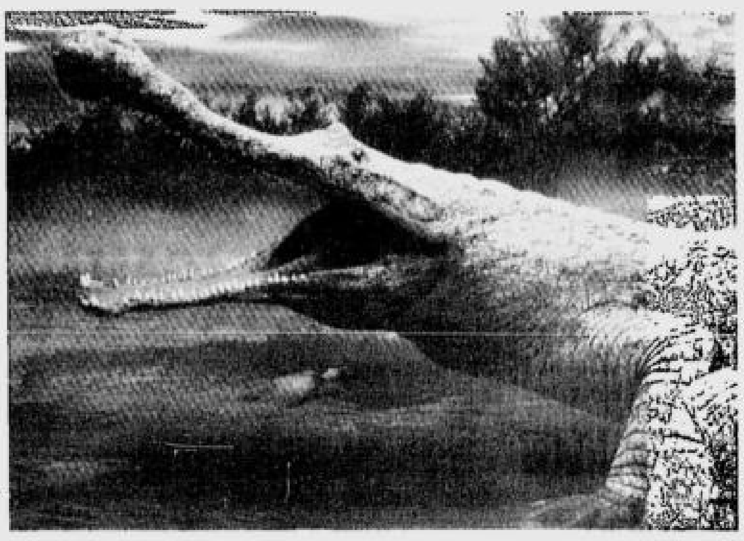
From Feb. 12 to 24, the SuperCroc exhibition will be held at the Carousel Court, Festival Mall, Alabang.

SuperCroc exhibit is not the first time FedEx has flown huge "creatures". Other interesting shipments that FedEx has express transported in the last four years include live Pandas from Sichuan in China to the National Zoo in Washingtin D.C., killer whales from China to Subic Bay, humanitarian aid and medical supplies from the U.S. to countries including China, Vietnam and Indonesia.

SuperCroc is part of a global National Geographic Society-wide initiative.

National Geographic Channel Asia (NGCA) is currently distributed to over 32 million 24-hour homes and over 50 million day-part cable homes in Asia. NGCA is a business enterprise owned by National Geographic Television (NGT), Fox Entertainment Group and the National Broadcasting Company (NBC). Through its shareholders, NGCI contributes to the National Geographic Society's commitment to exploration, conservation and education.

FedEx Express, a US$15 billion subsidiary of FedEx Corp., connects areas that generate 90 percent of the world's gross domestic product in 24-48 hours with door-to-door, customs-cleared service and a money-back guarantee. The company's unmatched air route authorities and infrastructure make it the world's largest express transportation company, providing fast, reliable and time-definite transportation of more than 3.3 million items to 214 countries each working day. FedEx employs approximately 144,000 employees and has more than 45,000 drop-off locations, 640 aircraft and more than 45,000 vehicles in its integrated global network.



UWA launches April Intake

THE UNIVERSITY of Western Australia is now accepting applicants for the April Term of its Master of Business Administration Program. The university, a member of Australia's 'Group of Eight,' leading research-intensive universities, warmly welcomes students to an innovative eighteen-month, classroom-based MBA. Nine of twelve senior professors are flown into Manila to facilitate classes in this 12-module degree program.

Dr. Julie Lee, marketing professor, will host an informative talk on the UWA – Manila MBA Program. The orientation will walk participants through the thrusts of the MBA, in the areas of leadership, strategy, and entrepreneurship. The event will be held, free of charge, on Feb. 14, 11:30 a.m. to 1:30 p.m., at the 26/F IIAP, Ayala Life – FGU Center, 6811 Ayala Avenue, Makati City.

Dr. Lee graduated with a Ph.D. from the University of Illinois at Urbana Champaign in 1996. She has held several academic positions, most recently as associate professor at the University of Hawaii, and as assistant professor at the University of Miami. Her areas of expertise include international marketing, market research, statistics and consumer behavior. Prior to her academic career, she worked for 5 years in marketing and management positions within the Western Australian Tourism Commission. She also co-authored an instructor's manual for a major marketing research text.

For reservations to the UWA orientation, you may contact the Esteban School at telephone numbers: 844-2812 / 887-6390; fax number: 887-6391; and e-mail address: esteban@i-next.net. You may also visit the university's website at www.gsm.uwa.edu.au.

TOFIL AWARDEE GRACES SIRCRO EVENT

The Outstanding Filipino (Tofil) awardee in construction, Dr. David M. Consunji, was guest speaker and induction officer at the induction of officers and directors of Sircro (Society of Realtors) at its luncheon meeting on the 25th floor of the Ayala Tower One and Exchange Plaza. He is shown inducting into office: Ms Edwina C. Laperal of DMCI, president; Enrique Soriano of ERA Phil, vice president; Ms Aurora G. Garcia of SGV/Ernst & Young, secretary; Richard SyCip of Thocaris One, treasurer; and directors Gabriel Dominguez of Fil-Estate Network, Arnold Canaria of Filinvest, Dennis Decena of Roxaco Land; Jonathan Lu of UCPB Properties and Cezar Yatco of Inland Property. Sircro, established in 1980, is a professional guild of real estate specialists in industrial, residential and commercial real estate. Its members are brokers, appraisers, property managers, city planners, condominium and subdivision developers.

BITS & Clips

Stockmarket seminar set

IN LINE with the thrust of companies to join the Philippine stock exchange in its efforts to revive the interest of the investing public in the stock market, AT Valino Public Relations firm is holding a seminar on How to Invest in the Stock Market on Feb. 15, 1 to 5 p.m. at the Mondragon House, Sen. Gil Puyat Avenue, Makati City. Lecturer is Juan G. Barredo, vice president/director for sales and training of CitisecOnline.com Inc. Barredo will talk about market dynamics, how to fundamentally pick valuable stocks, accelerating profits through technical analysis, trading techniques and risk prevention. For inquiries, call 728-5690, 551-8482, or 0917-7859060.

Goodwill Bookstore's big discounts

GOODWILL Bookstore, the country's family-friendly bookstore, offers shoppers discounts ranging from 10 to 65 percent on selected books, office supplies and novelty items in its Go, Shop and Save promotion. Not only will shoppers enjoy big discounts, they can also avail themselves of free GBS Privilege Card memberships for every P500 single receipt purchase. This means more savings for Goodwill Bookstore patrons. The GBS Go, Shop and Save promo is ongoing until Feb. 16 in all Goodwill Bookstore branches.

Philippine Statesman College homecoming

THE PHILIPPINE Statesman College in Cabanatuan City will be having its grand alumni homecoming on Feb. 16. Dubbed "Balik Tanaw, Balik Eskwela," it will be held at the college quadrangle. Registration starts at 9 a.m. There will be no registration fee. For more information, call (044)463-6695 or 0916-7715530.

Maybank appointed Western Union sub-agent

MAYBANK Philippines was recently appointed as a sub-agent of Western Union Money Transfer Services by RCPI, one of the principal agents of Western Union in the country. Maybank's new service is geared to the vast remittance market, spurned by Overseas Filipino Workers. Initially available in Maybank branches nationwide is the payout service (in local currency) to recipients, who receive remittances from foreign countries coursed through the Western Union system. More services are expected to follow.

"We welcome this development of our partnership with RCPI and Western Union, as Maybank is poised to improve its share in the remittance business" according to Maybank Philippines' president and CEO Lim Hong Tat. He also recognized the vast potential of the OFW market and its positive impact on the Philippine economy. According to Lim, part of the overall strategic plan of Maybank is maximizing the opportunities of the remittance business as this augurs well for its extensive branch network in the Philippines. "With this new service, families of OFWs can now approach any one of the Maybank branches all over the country and conveniently claim the remittance from their loved ones abroad. We would like see these new services also as our way of serving the OFWs, who have done so much for the country" Lim said.

This new service also complements the banking services that can be availed through Maybank's inter-country ATM, now operating in the Southeast Asian region and among the countries of Malaysia, Singapore, Brunei and the Philippines. In the near future, Maybank foresees the offering of other Western Union services such as remittance payouts in US dollar as well as outbound domestic and foreign remittances or money transfers.

Maybank Philippines form a part of the Maybank group, the largest banking group in Malaysia with more than US$39 billion in assets. Maybank is among the top 20 banks in Asia and among the world's top 130 banks. Aside from the Philippines, Maybank is also present in the major financial centers worldwide such as New York and London; in Singapore, Hong Kong, China and in other parts of Asia and the Middle East.

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ROBINSONS TIES UP WITH FRESSAN BAKERY

Robina Gokongwei-Pe shakes hands with Jose Chua, sealing the partnership between Robinsons Supermarket and Fressan Bakery. Also in photo are, from left: Faith Gokongwei-Ong, AVP-merchandising; and Ronnie Ong, first VP/general manager of Robinsons Supermarket; Edzel Villanueva, senior business development consultant; and Lana Marcaida, operations manager of Fressan Bakery. Fressan Bakery is a beverage partner of Lipton Ice Tea.

WATER SUPPLY PROJECT OF RC MAKATI

The Rotary Club of Makati is deep in preparations for the inauguration of its 3-H water system project in San Fernando, Pampanga. Upon completion, the project will bring piped water to the house of the residents of three barangays in San Fernando: Panipuan, Malino and Baliti. It is financed by a $189,000 3-H grant from The Rotary Foundation of Rotary International. Joining the ocular inspection trip were PP Tito, vocational service director Ferdie Ordoveza, director Rolly Roque, secretary Mundy Gonzales, PP Roland Young, Ace Fernandez and Ting Antonio, all of RC Makati. They were accompanied by Resty Nolasco, officer in charge, Rtn. Alter Ibe, project engineer, and Rtn. Allam Kahil, consultant both of RC Angeles, and Dino Antonio, project coordinator. The project, the biggest ever in RC Makati, is a brainchild of PP Tito Panlilio who is also its chair.

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BODY & SOUL BAGS RECOGNITION

Body & Soul Inc. is engaged in the distribution of Natural, Australian-made, Herbal-based beauty products specially made for Filipino consumers. Together with its commitment to provide the Filipino consumers with affordable, imported and effective beauty products, the 2002 Year Ender Excellence Awards Committee and the National Consumers Affairs Foundation granted Body & Soul the 'Consumers Excellence Award for Top Skin Care Product of the Year' held last Dec. 30 at Camp Aguinaldo's AFP Theater. Photo shows (from left): NCAF president Jonathan Navea, research and nomination head Lolita Mirpuri, advertising and promotions manager of Body & Soul Charmaine A. Neri with Evangeline Walters, president and awards chair Justo Ortiz.

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1.5% FAST CAR LOAN 7262780

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2% w/o Taking Car 8966533

2% w/o Taking Car 8870490/95

2% w/o Taking Car 7228942/43

2% w/oTaking Car 3646928

2% w/oTaking Car 3732081-82

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EMPLOYMENT OPPORTUNITIES

MALE

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FEMALE SECRETARY Executive Assistant, strong English, Computer skills, open personality, Php20,000 per mo. to start-up to Php30,000 6mos., work in Makati. Fax resume to Mr. Reso, 897-7300

The Beacon School

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This growing school, in its second year of operation, is looking to recruit additional teachers for the 2003-2004 school year beginning in June 2003.

Elementary School Teachers Grades 2-5
Music Teacher
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The school's programme of instruction is underpinned by the International Baccalaureate Primary Years Programme, which is an "inquiry-based" programme. Next year, the school will offer programmes from Pre-School to Grade 6.

Our team includes teachers with both local and expatriate backgrounds.

Applications are sought from teachers who are well qualified academically, and who have some successful teaching experience already. Applicants must be willing to work in, and contribute to, a team environment.

Applicants should be fluent in both spoken and written English.

Applicants are requested to send a CV (resumé) with a recent photograph, a brief statement of the applicant's educational philosophy, and a letter of application, stating clearly the position applied for.

Applications should be sent by **21 February 2003** to:

Mr. Alastair Kay, Headmaster
The Beacon School, PCPD Building,
2332 Pasong Tamo Extension, Taguig, M.M.

Applications may also be sent by fax to
810-5046/840-5040
or by e-mail to headmaster@beaconschool.ph

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G/F MWSI Bldg., MWSS Complex
Kalipunan Road, Balara, Quezon City, Philippines 1100
Tel. Nos. (632) 928-2303, 435-3366, 920-5521 loc. 3616

INVITATION TO BID

For the 3-year requirement of
Liquid Chlorine

Maynilad Water Services, Inc. (MWSI) intends to pre-qualify all interested applicants for the bidding of the 3-year requirement of Liquid Chlorine, as indicated below:

LIQUID CHLORINE
(AWWA B-301-92)

Year	Delivery Place	Quantity
2003-2004	LMTP-1	1,233 MT
	LMTP-2	792 MT
2004-2005	LMTP-1	1,237 MT
	LMTP-2	793 MT
2005-2006	LMTP-1	1,233 MT
	LMTP-2	792 MT
TOTAL QUANTITY		6,080 MT

Interested Bidders may, beginning February 11 until February 28, 2003 and upon payment of a non-refundable pre-qualification documents fee in the amount of P2,000.00 payable to MWSI, obtain further information and secure a complete set of pre-qualification forms, technical specifications and terms and conditions from the address below:

PURCHASING DEPARTMENT
Basement, MWSI Office, MWSS Compound
Kalipunan Road, Balara, Quezon City
Telephone No. 435-33-66; Fax No. 928-23-03

Deadline for submission of accomplished pre-qualification documents is on March 11, 2003, at the above stated address. Only applicants who successfully pre-qualify shall be invited to procure the tender documents and submit bids through E-Bidding. Disqualification applicants shall be notified in writing.

(Sgd.) IGNACIO B. GIMENEZ
SAVP, Corporate Logistics

(PDI-Feb. 11 & 12, 2003)

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Republic of the Philippines
Local Civil Registry Office
Province of Misamis Oriental
Cagayan de Oro City

NOTICE OF PUBLICATION

In compliance with Section 5 of R.A. Act. No. 9048, a notice is hereby served to the public that NENITA A. BOOC has filed with this Office a petition for change of first name from THELMA to NENITA in the birth certificate of THELMA RICO AMBOY who was born on March 14, 1955 at MANILA and whose parents are JUAN AMBOY and ESTRELLITA RICO.

Any person adversely affected by said petition may file his written opposition within this office not later than 21 February 2003.

(Sgd.) LEO G. WABE
City/Municipal Civil Registrar

(PDI--Feb. 12 & 19, 2003)

Notice to the Public

The Public is hereby notified that the person, Mr. Autemio J. Apalisok, Jr., is missing for a long time. Any information of his whereabouts please contact Mary (0916-5425868).

(PDI – Feb. 12, 2003)

TransCo
National Transmission Corporation

Date: January 29, 2003
Reference No ·

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

1 Contract : SPO1.CB.Lr-0323 - Construction and Installation of 230 & 69 kV Substation Equipment for Cabanatuan Substation

2. The contract to be performed by the successful bidder shall consist of furnishing all construction plant, labor, materials, supplies, tools and equipment (except for materials and equipment specified to be furnished by TRANSCO), constructing complete the 230 & 69 kV Substation.

3. Approved Budget for the Contract to be Bid is P41,412,800.00 from Internal Cash Generation.

4. Application for Eligibility is open to Filipino contractors who have the legal, technical and financial requisites of the contract to be bid/project with the following License and Registration Particulars as specified in the Eligibility Documents:
   License: "Category AA" - Specialty: Electrical Works
   Registration: "At Least Large A - Specialty: Electrical Works"

5. Application for Eligibility shall be evaluated using "PASS/FAIL" criteria and only Eligible Bidders shall be invited by Transco in the bidding. All bids equal to or lower than the Approved Budget for the Contract to be Bid shall be evaluated based on the responsiveness of the contractor's offer to the contract under bidding subject to Postqualification before an award is made. Bid Prices submitted higher than the Approved Budget for the Contract to be Bid shall be rejected and returned outright.

6. Eligibility Documents and Forms will be available for issuance on February 10, 2003 at the Bids and Contracts Management Department, Second Floor, Building No. 2, NPC-OBC, National Transmission Corporation, Agham Road corner Quezon Avenue, Diliman, Quezon City 1104, Telefax No. 921-2308 upon presentation of Letter of Intent, Contractor's License and a payment of non-refundable fee of P800.00 per copy.

7. Deadline for submission of duly accomplished Application for Eligibility, Forms, documents and statements shall be on or before February 23, 2003 and shall be submitted at the registration office and address mentioned above. If the date is a non-working day or declared non-working day, the deadline for submission shall be moved to the next working day immediately following said date. Late submission and/or incomplete application shall not be accepted.

8. Contractor, not yet included in the Transco's List of Registered Contractors, who wishes to participate in the public bidding, in order to facilitate eligibility check/ screening, are requested to register with the registration office mentioned above by submitting the following basic requirements which should be maintained current and updated at least once a year. A Certificate of Registration will be issued to contractors upon approval.
   - Department of Trade and Industry (DTI) business name registration or Securities and Exchange Commission (SEC) registration certificate, as appropriate;
   - Mayor's permit and/or municipal license for the current year;
   - Taxpayer's Identification Number;
   - Notarized statement of the prospective bidder that is not "blacklisted" or barred from bidding by any government agency, office or corporation, including, in the case of procurement of civil works, non-inclusion in the "blacklist" of contractors issued by the CIAP;
   - Audited financial statements, stamped "received" by the BIR or its duly accredited and authorized institutions, for the immediately preceding calendar year, showing among others, the prospective bidder's total and current assets and liabilities inclusive of Income Tax Return and Receipt;
   - Contractor's License

9 TRANSCO reserves the right to reject any Application for Eligibility or all bids or request for registration without offering any reasons, waive any required formality therein, and to make an award to the bidder whose proposal is most advantageous to the government.

10. Additional information shall be furnished upon request. All communications should be addressed to the undersigned at the aforementioned address.

(Sgd.) W. SM. PANGILINAN
Chairman
Bids & Awards Committee

(PDI - Feb 12, 15 & 18, 2003)

Republic of the Philippines
National Economic Development Authority (NEDA) Caraga Region
Agencia Espanola de Cooperación Internacional (AECI)
CARAGA FOOD SUFFICIENCY PROJECT (CFSP) PHASE I
Bel Air Subd., Km. 3, Libertad, Butuan City
Telefax 085-3417685

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The National Economic and Development Authority (NEDA) Caraga through the Caraga Food Sufficiency Project, a Spanish Government funded development intervention, is now inviting all interested consulting firms to apply for eligibility and to bid for the implementation of the:

"Feasibility and Detailed Engineering Studies for the Establishment of Tandag Fish port Facilities"

The eligibility requirements and bid documents shall be available at **NEDA Caraga CFSP BAC Secretariat** starting **February 10, 2003.**

The bidders shall submit their eligibility criteria requirements not later than **February 19, 2003, 7:00 p.m.** The conduct of eligibility check shall be done on **February 20, 2003.** Upon receipt of the Request for Proposal, the eligible bidder shall submit the Bid/Proposal for the technical and financial proposals in two (2) sealed envelopes at the above mentioned address. Deadline for submission will be **February 27, 2003 at 7:00 p.m.** Opening of the bids shall be on **February 28, 2003 at 9:00 a.m.**

The approved budget for the contract is **P1,210,000.**

NEDA Caraga/CFSP reserves the right to waive any formality in the responses to the eligibility requirements and to this invitation. NEDA Caraga/ CFSP further reserves the right to reject any and all proposals, or declare a failure of bidding, or not award the contract and makes no assurance that a contract shall be entered into as a result of this invitation.

(PDI--Feb. 9 & 16, 2003)

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HRD STAFF 09196650676 LEAH

HRDSTAFF JERS 09196584846

Ofc Staff 09186532376 Dolina

OFC STAFF 18-45 M/F Coll. Grad/ Level w/-or w/ o exp Call SHIE # 437-0464

EMPLOYMENT OPPORTUNITIES

MALE/FEMALE

OFC STAFF 18-50 w/wo exp direct hire Astra 9134470

OFCSTF LEAH 09193352395

OFFICE STAFF 09192535623 OLENDA

SALES SUPERVISORS 9101800

Sec Ofce Staf 09192270228 Benjie

PUBLIC NOTICES

AUCTION SALE

NATION PAWNSHOP, INC., Poblacion, Meyc Bulacan will auction unredeemed pledges of Aug., '02 on Feb. 21, '03 10am. Lanuza & Sons-Auctioneer.

LEGAL NOTICE

Notice is hereby given that the estate of the late ANGIE A. PATIAG who died on Jan. 5, 2003 has been extrajudicially settled by his heirs per Doc 54, Page 98, Book XI, Series of 2003 dated Feb. 03, 2003 of Notary Public Jose Ronald V. Valles of Pasig City.
(PDI-Feb. 5, 12, & 19 2003)

The estate of the late ANASTACIO C. CACAYORIN was extrajudicially partitioned with waiver on January 24, 2003 by his heirs Fidela, Edwin Sr., Jean and Wilson, acknowledged before Notary Public Thomas T. Que, Jr. as Doc. No. 639, Page No. 28, Book No. II, Series of 2003.
(PDI-Feb. 5, 12 & 19, 2003)

PERSONAL

PRAYER to the HOLY SPIRIT Holy Spirit, You who make me see everything and show me the way to reach my ideal. You who give me the divine gift to forgive and to forget the wrong that is done to me and who are in all instances of my life with me. I, in this short dialogue, want to thank You for everything and confirm once more that I never want to be separated from you no matter how great the material desires may be. I want to be with You and my loved ones in Your Perpetual glory. Amen. - RML

INVESTMENT OPPORTUNITIES

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B/SELL FULLY PD EDUC PLAN 780-0106 / 0917-7930632

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OFFICE OF THE PRESIDENT
NATIONAL HOUSING AUTHORITY

NOTICE OF DISPOSITION

The National Housing Authority is inviting *Offers to Purchase* by way of sealed bids the following properties on *"As Is–Where Is"* basis

I. FIRST TENDER

ITEM NO.	DESCRIPTION	LOCATION	BASE PRICE/ SQ. METER	TERMS
001-013	13 commercial lots, 201.5 to 322 sqm. With TCTs	Vista del Rio Subd. Brgy. Almanao Penablanca, Cagayan	1,300.00 to 1,500.00	Cash
014-023	10 commercial lots, 303 to 506 sqm. With TCTs	Cancabato Villa Subd. Brgy. San Jose Tacloban City	1,300.00 to 1,500.00	Cash

II. SECOND TENDER

ITEM NO.	DESCRIPTION	LOCATION	BASE PRICE/ SQ. METER	TERMS
024	104.80 hectare property inclusive of 1,843 row-houses With TCTs	NHA-Calauan Housing Project Brgys. Dayap & Santo Tomas, Calauan, Laguna	1 Billion	Cash "Lock-Stock & Barrel"

Bidding Materials can be secured for a non-refundable fee of *PhP200.00* from the *Commercial & Industrial Estates Department (CIED)*, Mezzanine Floor, NHA Main Building, Elliptical Road, Quezon City and Project Offices mentioned below. For inquiry, please call *Ms. Evelyn V. Ramos, Manager, Sales Div., CIED* (for all properties) or *Arch. Susana V. Nonato, DAMO-SLB* (for Calauan property) at the following Tel. Nos. *CIED: (02) 923-0390, (02) 926-4561 local 302 & 303; SLB: (02) 922-9820; (02) 922-3319; (02) 926-4561 local 501 & 506.*

SCHEDULE	Calauan, Laguna	Cagayan	Tacloban
A. Submission of Pre-Qualification Requirements	Feb. 13 to Feb. 17, 2003 until 5 pm CIED, Mezzanine Flr NHA Bldg.	Feb. 24 to Mar. 5, 2003 until 5 pm NHA Reg. Off. II Sunshine Valley Homes, Pengue-Ruyu, Tuguegarao	Mar. 10 to Mar. 19, 2003 until 5 pm NHA-Leyte Proj. Off. Calinepawan Rd. Sagkahan Dist. Tacloban City
B. Pre-Bid Conference	Feb. 17, 2003 10 am Operations Center 3rd Floor, NHA Bldg.	Mar. 5, 2003 NHA Reg. Off. II 2:30 pm	Mar. 19, 2003 NHA Leyte Project Off.
C. Submission of Sealed Bids	Feb. 21, 2003 9 am to 12 nn Operations Center	Mar. 7, 2003 8 to 10 am NHA Reg. Off. II	Mar. 21, 2003 8 to 10 am NHA Leyte Proj. Off.
D. Opening of Sealed Bids	Feb. 21, 2003 1:30 pm Operations Center	Mar. 7, 2003 10:30 am NHA Reg. Off. II	Mar. 21, 2003 10:30 am NHA Leyte Proj. Off.

The Authority reserves the right to reject any or all offers or any part thereof or to *waive* any required formalities and *accept* offers most advantageous to the interest of NHA.

(Sgd.) JOSEPH PETER S. SISON
Assistant General Manager

(PDI–Feb. 12 & 16, 2003)

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NOTICE OF TENDER OFFER TO THE STOCKHOLDERS OF

PHILSTAR.COM, INC.

(Formerly Selecta Dairy Products, Inc.)

To All Shareholders of PHILSTAR.COM, Inc. ("Philstar")

Please be informed that on 20 December 2003, JEG Development Corporation ("JEG") and MAI-I Resources Corporation ("MAI-I") acquired from RFM Corporation, 93,390,193 and 124,099,755 common shares of stock, respectively, of Philstar constituting in the aggregate approximately 96.71% of the issued and outstanding capital stock of Philstar.

In compliance with the Securities Regulation Code and its implementing rules, JEG and MAI-I (collectively the "Bidders") are undertaking a Tender Offer in favor of all stockholders of Philstar as of 31 January 2003, other than the Bidders, at the price of P0.482781 per share. The Tender Offer covers 7,390,099 common shares of stock of Philstar owned by stockholders other than the Bidders, constituting approximately 3.29% of the issued and outstanding capital stock of Philstar. The consideration is payable by 24 March 2003.

Stockholders as of January 31, 2003 (the "Record Date") may tender all or a portion of their Philstar common shares for acceptance and purchase by the Bidders under the Terms Of The Tender Offer, beginning at 9:00 a.m. of February 10, 2003 until 3:00 p.m. of March 14, 2003 (the "Tender Offer Period"). This period will not be extended.

Tendering stockholders of Philstar who hold stock certificates ("Scrip Stockholders") should submit within the Tender Offer Period the duly accomplished Application To Sell Shares to be sent to the stockholders and all documents required under the Terms Of The Tender Offer to Securities Transfer Services, Inc. (the "Depository"), at 4th Floor, Benpress Bldg., Exchange Road corner Meralco Avenue, Pasig City with Fax No. 871-7148 (Contact Persons Mr. Angelo G. Macabuhay (02) 449-6040, Ms. Menchie Millares (02) 449-6155 and Mr. Eduardo Castro (02) 449-6169).

Scripless Stockholders, i.e. shareholders whose shares are held by brokers under their respective Philippine Central Depository accounts must authorize their respective brokers (the "Participating Brokers") to sell their shares under the Terms Of The Tender Offer and in accordance with the instructions to Participating Brokers to be provided. Participating Brokers must accomplish and file the Application To Sell Shares on behalf of the tendering Scripless Stockholders to ATR-Kim Eng Securities, Inc. (the "Broker") at 17/F Tower One and Exchange, Ayala Avenue, Makati City, with Telephone No. 849-8888, Fax No. 848-5285 (Contact persons: Ms. Nilaida S. Enriquez and Ms. Rosalie O. dela Cruz), together with all documents required under the Terms Of The Tender Offer.

Scripless Stockholders must also cause their Participating Broker to electronically transfer their tendered Philstar shares to the Broker prior to 3:00 p.m. of 14 March 2003. The Broker shall hold their Philstar shares as custodian under the Tender Offer.

Defective applications (such as but not limited to those where there is a discrepancy between specimen signatures provided), must be corrected within the Tender Offer Period to avoid rejection. Hence, shareholders are strongly urged to tender their shares at the earliest possible time to ensure that any defect in the Application To Sell Shares may still be corrected. Shareholders are also urged tp provide or indicate their telephone or contact numbers in their respective application forms to allow the Depository or the Participating Broker, as the case may be, to inform them immediately of any deficiency in their applications.

Payment tendered shares covered by accepted Applications to Sell Shares will be on 24 March 2003 by check through the Paying Agent, Securities Transfer Agent, Inc. at its address stated above. Any payment not collected within thirty (30) calendar days from 24 March 2003 shall be dispatched by registered mail to the last recorded address of the tendering stockholder or Participating Broker, at their risk.

Tendering stockholders shall have the right to withdraw any tendered Philstar common shares in accordance with the Terms Of The Tender Offer, at any time during the Tender Offer Period or, if the tendered Philstar Shares have not been accepted for payment up to sixty (60) days from commencement of the Tender Offer Period.

The Tender Offer is subject to the terms of conditions described in the Terms of the Tender Offer and in case of conflict between this Notice and the Terms Of The Tender Offer, the latter shall prevail.

A Tender Offer Statement (SEC Form 19-1) will be filed at the commencement of the Offer Period with the Securities and Exchange Commission and the Philippine Stock Exchange, Inc., pursuant to the Securities Regulation Code and its implementing rules. Copies of SEC Form 19-1 will be made available at the expense of the Bidders, upon request from the Depository or the Broker.

The financial adviser of the Bidders, ATR-Kim Eng Capital Partners, Inc., has confirmed that resources are available to the Bidders sufficient to satisfy full acceptance of the tender offer.

REQUESTS FOR CLARIFICATION MAY BE MADE TO THE DEPOSITORY OR BROKER.

JEG DEVELOPMENT CORPORATION
By:
(Sgd.) JOSE E. GARCIA
President

MAI-I RESOURCES CORPORATION
By:
(Sgd.) RAMONA A. DE GARCIA
President

(PDI – Feb. 10, 11 & 12, 2003)

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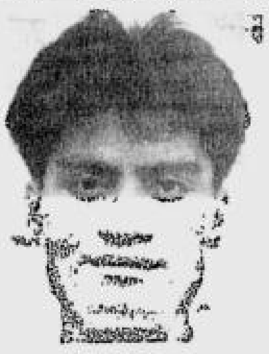
NOTICE TO THE PUBLIC



MR. JEFFREY P. DANIEL

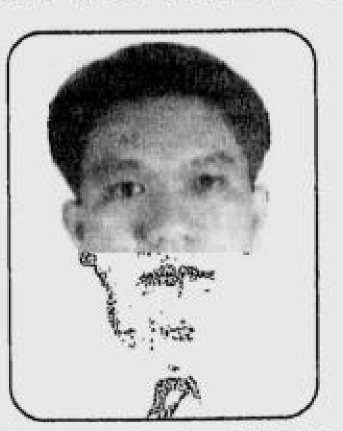
This is to inform the public that **MR. JEFFREY P. DANIEL**, whose picture appears above with last known addresses at 231-3 CPG East Ave. Bool District, Tagbilaran City, Bohol and Espuelas ext. Tagbilaran City, Bohol is no longer connected with **DIWA DISTRINET (TACLOBAN) INC.**, (exclusive distributor of **DIWA LEARNING SYSTEMS INC** publications) effective January 24, 2003.

Any transaction entered into by the above-mentioned person in behalf of the company effective on the said date will not be honored.

DIWA MANAGEMENT

(PDI–Feb. 12, 2003)

NOTICE TO THE PUBLIC



The Public is hereby notified that
ADLER GLENN C. CAYETANO,
whose picture appears herein, is no longer connected with
PERFORMANCE FOREIGN EXCHANGE CORPORATION.
He ceased to be connected with the Company
since 27 January 2003.

Any representation made on behalf of
PERFORMANCE FOREIGN EXCHANGE CORPORATION
starting this date shall not be valid.

(PDI–Feb. 12, 2003)

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Day before publication

Angel Francisco O. Abaya

Peacefully joined his Creator on February 11, 2003 at the age of 64.

He was very much loved and will be missed by everyone whose lives he touched.

He is survived by his loving wife, **Jeannie**, her sons, their wives and grandchildren **Aymond, Charina** and **Ella; Ardie** and **Monique; Miguel, Anna Lynn** and **Mikey;** his parents-in-law, **Jonby** and **Norma Carlos;** his sisters and brother **Chong, Macri, Pufi A. Almeda** and **family; Lore; Luke O. Abaya** and **family,** and **Med.**

The wake shall be held at the Capilla de la Virgen, Santuario de San Antonio Church, Forbes Park, Makati City.

The Funeral Mass will be held at the Santuario de San Antonio Church on Friday, February 14, 2003 at 2:00 p.m. After which his ashes shall be interred at the crypt at the National Shrine of the Sacred Heart, Makati City.

Message of Thanks

We, the family of the late

DRA. ELENA REYES TAMAYO

died in the Grace of our Lord on January 4, 2003 at the age of 70.

We sincerely convey our deepest gratitude and appreciation to all who offered Masses and prayers, sent flowers and messages of sympathy, gave donations, visited and kept vigil, attended funeral rites and days of prayer, and who, in countless and immeasurable ways, condoled with and comforted us in our moment of grief.

Mommy is now resting together with **Daddy** with the Lord.

Maraming, maraming salamat po!

MARIANO BAUTISTA AGUILAR

Reunited with the Lord on February 9, 2003 at the age of 89.

His children and children-in-law **Nora, Carlos & Janet, Lydia & Carlito, Dante & Malou,** grandchildren **Carly, Robert, Erick, Emily, Butch, Michael, Steven** and great-grandchildren request friends and relatives to join them in praying for his eternal happiness in heaven.

A Holy Mass will be offered daily at 7:30 p.m. while his remains lie in state at the Arlington Memorial Chapels, 12 G. Araneta Avenue, Quezon City.

He will be laid to rest on Thursday, Feb. 13, 2003 at the Holy Cross Memorial Park, Novaliches, Quezon City after a 9 a.m. Mass at the Arlington Memorial Chapel.

In commemoration of the 94th Birth Anniversary of

Senator Gaudencio Embuscado Antonino

on February 12, 2003

Former Senator Magnolia W. Antonino and Family request relatives and friends to join in the Holy Sacrifice of the Mass scheduled as follows:

Holy Family Chapel 5th Flr. G. E. Antonino Bldg. T. M. Kalaw cor. J. Bocobo Sts. Ermita, Manila	12:15 PM	San Agustin Parish Church Jaen, Nueva Ecija	5:00 PM
Mt. Carmel Parish Church New Manila, Quezon City	6:00 PM	St. Nicolas Parish Church Balaoan, La Union	6:00 AM
St. James Parish Church Ayala Alabang Village Muntinlupa City	6:00 AM 6:00 PM	St. Catherine of Alexandria Parish Church Luna, La Union	6:00 AM

Whoever finds his life will lose it, and whoever loses his life for my sake will find it.
Matthew 10:39

An obituary with a picture can be a fitting tribute to your departed loved one.

OBITUARY REQUIREMENTS:
❶ Copy of Death Certificate
❷ Any identification document (I.D.)

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Incorporator, Part-Owner, Former Trustee, and Auditor who peacefully joined her Creator on 2 February 2003 at the age of 85.

Her remains lie in state at the Clemente residence along Letada St., San Jacinto, Masbate.

Interment will be at the San Jacinto Catholic Cemetery on Wednesday, 12 February 2003.

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Name	Date of Interment	Time	Place of Interment	Place of Wake
IGMEDIO J. EGUIA	Feb. 12	2:00 PM	Holy Gardens Valley Mem. Park, Antipolo City	Chapel of Sta. Teresita Vill., Malanday, Marikina
FERDINAND F. DARIA	Feb. 15	2:00 PM	Holy Gardens Valley Mem. Park, Antipolo City	Brgy. Hall of Project 3

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French painter masters the art of teaching the arts

By Cecile G. Garcia

CAREER TALES

"WHEN you teach," says Danielle Boucard, "you must be ready to give everything to your students." And more so, she emphasizes, if you happen to be a painting instructor like her.

Boucard, a French national, is a painter and has been teaching painting at Eurocampus, a French-German school in Parañaque, for more than 10 years. She teaches three days weekly, seven hours a day. Beginning this January, Boucard spends Saturdays conducting painting classes at the newly established MSA Art School in Makati.

Boucard, born and brought up in Lyon, France, has been residing in the Philippines for 15 years. She first came here in the mid-80s with her businessman husband. "When he retired, we decided to stay because we like the country," says Boucard. The couple goes home to France every few years in order to be with their children.

Born to paint

Like any other dedicated artist, Boucard is immersed in her art. "I've been painting all my life, right from the crib," she claims. This is not surprising because Boucard comes from a family of painters. "In our family, everybody paints. We have a natural talent for it," says Boucard. To develop this talent, she studied art in Lyon and later on, made teaching her career.

"I had been teaching in Lyon long before I came to your country," says Boucard. Teaching, according to the artist, energizes her. She channels back her energy to her students. "I have classes for children, three to 16 years old, and classes for adults," explains Boucard.

Most of her students are girls. Some of Boucard's students stay with her for years. "I've seen them graduate from watercolor to oil and acrylic. Sometimes I feel that they don't need me to teach them. They don't have to study," remarks the artist, referring to students who possess innate talent. Children, she says, make wonderful students because they learn fast.

Best learners

Children, opines Boucard, are easier to handle than adults who, more often than not, are too set in their ways. "Teaching adults require adjustment on my part," she says. Boucard does not believe, however, that children should start formal painting lessons at a very young age. She feels the ideal age is eight.

A lot of Filipinos, says Boucard, are inherently artistic. "But they need to be encouraged," she adds-especially the gifted ones. She finds it easy enough to identify these. "I just know it. I feel it." But whether gifted or not, Boucard urges her students to be patient and persistent. Those who aspire to be professional painters, she notes, must also learn to be keen observers.

No rules in art

"We begin with watercolor as a medium. It's easier to manipulate. Later on we advance to oil and acrylic." Boucard herself, incidentally, prefers to use oil. "I like the feel of oil painting," she says. Besides, she continues, with oil, you can correct mistakes or change certain features. This is impossible with watercolor. If you don't like what you've done in watercolor, you just throw it away.

But, regardless of the medium employed, there are no hard rules where art is concerned. This is why, Boucard points out, she does not adhere to any particular teaching style or technique in her painting classes. "My students and I go for it right away. We paint. After all, this is what they came for."

Boucard allows her students a free hand. "They have to follow their heart. This is important in painting," she says. A painter, she explains, must seek his own style and this can be a long process. "Because he is continually evolving, an artist can start with figurative and later on become very modern. Picasso is a perfect example. He had different periods in his painting career."

Dual career

That painting can be a career is a given, says Boucard, though she herself is more fulfilled painting and teaching at the same time. "Teaching comes naturally. But it can be very tiring. It drains me," she remarks. She finds painting the perfect antidote. "I go home and paint. I forget everything when I paint." Boucard likes to do landscapes and she also likes painting flowers. "I can paint from memory or use a photo as guide." Her style can vary. But it's neither purely figurative nor purely impressionist. "It's necessary for me to paint," declares Boucard who has had her work exhibited in Dasmariñas Village, Makati. Though she has sold a number of paintings, she also enjoys giving them away.

According to Boucard, she's happiest when she is either painting or teaching. "I can paint all day. At the same time, I can spend hours teaching my students. I like sharing whatever I know of painting, of art." And despite the popularity of other art forms such as photography and video, she feels there is always room for painting and that painting is certainly one form of art that will never go out of style.

As she remains true to art, which is her calling, Boucard admits that she lives to paint and she lives as well to teach others how to paint. "The two must go hand in hand."

BOUCARD with her pupil

PHOTO BY BETOY JOHNSON

The good news about customer complaints

WORKING WOUNDED

Bob Rosner

DEAR WW: Recently my boss's cousin was shopping in our store. One of my sales clerks screwed up while waiting on her, and then got rude when the mistake was pointed out. Hell hath no fury like a boss with a pissed-off relative, and he's taking it out on me. What can I do?

Curse Of The Complaining Cousin

My five-year-old daughter has a new favorite game. It's called opposite day. On opposite day everything is backwards: you say good night when you wake up; parents have to say please; and everyone eats dessert first!

Well, I think your boss could profit from playing opposite day because he doesn't recognize that when it comes to customer feedback, bad news is good.

It's your very own down-in-the-trenches, indisputable, totally free market research. Customers who take the trouble to complain are teaching you how to do your business better. They're also, often, the most invested customers you have, the ones who need or want your product or service the most. Responding to their complaints can often turn them into proselytizing lifetime loyalists.

Gift of complaint

The following questions, adapted from "A Complaint is a Gift" by Barlow and Moller (Berrett Koehler, 1996), can help your company maximize its learning from customer complaints.

Are employees encouraged to convey all customer complaints to management? Most companies have refined the art of killing the messenger, which means employees stop bringing complaints to management. As a result, the company never gets to learn from its mistakes.

Do you make it easy for customers to complain? Recently, I offered "constructive criticism" to a clerk at a department store. He told me I could either wait until the manager returned ("but I have to warn you, it could be anywhere between ten minutes and three hours") or I could call a long distance number at company headquarters ("no, I can't let you call from here"). I respectfully declined the opportunity to compete in their customer complaint obstacle course. A valuable learning opportunity for them, gone.

Is there a process for following up on complaints? There's no surer way to lose a customer than to ignore his or her complaint. And no better way to secure a customer than to show him or her you've listened.

Learning from customers

Do you learn from your complaints? I recently returned a chair to my local hardware store, only to hear: "You know, we've gotten almost every one of those back. They're the worst product we've ever carried!" Minutes later I passed stacks of the same chair on a prominent end display...

Now, it's never easy to be in the line of a customer's ire. But it sure beats the alternative-having the angry shopper vent her frustration on 10 potential customers. So call your boss's cousin back. Show her you're truly sorry about what happened; enumerate the steps you've taken to make sure it doesn't happen again. And show your boss you've won back his cousin's business (and hopefully her affections). For that is the best opposite day feat of all: taking a customer whose business is out the door and turning her into a customer for life.

ILLUSTRATION BY ALBERT RODRIGUEZ

(Mr. Rosner is the author of "The Boss's Survival Guide," McGraw Hill 2001, and "Working Wounded," Warner 2000, a speaker and founder of the award-winning Working Wounded.com & RetentionEvangelist.com. He is based in Seattle, Washington, USA. Email him at bob@workingwounded.com.)

Company nurse wants medical policies to prevent employee abuses

By Tita Datu Puangco

Advice

FOR THE ANXIOUS PERSON AT WORK

I AM a company nurse in a large manufacturing company. One of my biggest woes at work is that in our department, we have no uniform policies and procedures. Each plant clinic has its own set of rules. Some doctors have suggested in the past to have one uniform policy that is written in black and white to be followed by all clinics. In one of my company-sponsored seminars, I learned that in some companies, this is called a manual of medical policies and procedures and is a must in all companies.

Unfortunately, our head turned the idea down for fear of facing the "ire and criticism from the upper management" because we are not a profit-producing department. So for years, the workers dictate how the clinic should do its job from filing of sick leaves and accident leaves to dispensing of medicines. Also, workers comment on who is the better nurse/doctor based on whether he or she is kind enough to give medical supplies to their families and neighbors or give medical certificates/ back-to-work slips/ medical "vales" without question because of "pakikisama" with the "poor" workers.

How can I convince our head to put all policies in written form without sounding like a Ms. Know-It-All? The last time I attended one of our meetings, my co-nurses keep telling me to just simply accept it "kasi bago ka pa lang at dapat tayo ang makisama sa mga trabahador para wala na lang pagtatalo with the union."

I've been working for two years and unfortunately, some if not most of the patients here are spoiled and demanding that everything should be given to them. Even for their families and neighbors, because the medicines in our clinics are their rights and benefits as accorded to them in their CBA. They get medicines and other supplies as a way of getting even with management for being "kuripot."

I believe that the workers here are ill informed and were not educated properly by the past medical staff when it comes to medicines and their ailments. The workers simply rely on the medicines that they get for free to cure them of their sickness. Would you believe one time a worker asked me to give her antibiotics because her chickens were sick. Boy, was I appalled, but I simply turned her down, and when I did she angrily told me she is going to report me to my head. This lack of uniformity presents no guidance, not only for our department but also to management and workers.

Also, I would like to ask, what could one do, legally speaking, if a union newsletter writes libelous items against an employee? We have no protection against this newsletter. It can write anything about a person because one of its workers didn't get what he/she wants. The union keeps threatening to have this person petitioned or simply discredit the person. They claim freedom of speech and that it can complain against anyone who does not give in to their so-called needs. I try to do my job and what is right. I hope you could shed some light on my dilemma. Thank you for taking time to read my letter.

Anxious Nightingale

You have all the reasons to be anxious. One of the professions that have embraced very well total quality management is health care. For the simple reason that one cannot take chances with life. Total quality management is doing the right things, right on time and all the time. To enable TQM to happen, the processes have to be mapped, the standards set and continuously improved. This cannot be done unless your team spends time to develop a manual of procedures. You are right-the results would be lack of consistency in the delivery of service to the customer resulting in complaints or the waste of company resources on unauthorized use of medicine.

When one tries to get back at management through wasteful consumption, the employee does not only endanger the company's profitability, it also reduces the ability of the company to sustain or create more jobs. Consequently, when a company does badly, eventually this also hurts the employee.

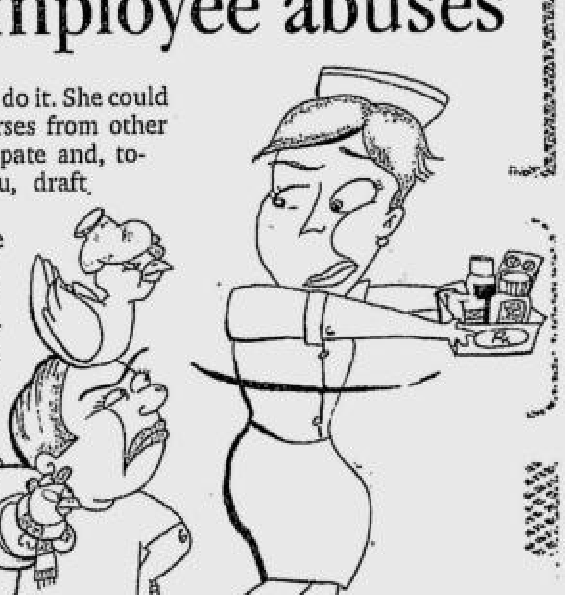
Proactive measures

Now, how do you convince your head? I realize that precisely because you are a non-profit generating function, you have to strive to be efficient and effective. Be proactive. Go one step further. Why not volunteer to head a team to develop the manual? All your head has to do is to authorize you to do it. She could also suggest nurses from other plants to participate and, together with you, draft the manual.

Now on the challenge with the union, I suggest you consult your human resource director about the project on developing a manual of procedures. You ask him/her if he would like someone from human resources and a representative from the union to join the team. This is one way to ensure commitment, ownership and participation on their part. I am sure that responsible union officers would see the value your team can add to improve medical services. It can only benefit their members.

Meantime, take care and continue to have courage to do what is right.

By the way, we wish to reiterate our invitation to the Annual Ancilla CEO Forum to be held on March 4 from breakfast to lunch at the Manila Polo Club. If you are a CEO interested to attend, please email us at ceoforum@ancillaedc.com.ph or fax us at 892-2902.



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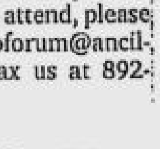


(Ms Puangco is CEO and president of Ancilla Enterprise Development Consulting. Send comments, feedback or requests for advice through e-mail to ancillaedc@ pacific.net.ph or fax to 892-2902.)

email: peopleatwork@inquirer.com.ph

PEOPLE at WORK

Editor **Raul O. Marcelo** ◎ *Subsection Editor* **Regina Galang Reyes**

BREAKFAST CHAT

Performance coaching is key to company's success

By Ricky B. Garcia

WHAT distinguishes performing companies from non-performing companies? In the competitive game of business, the difference lies in how the team is coached for a winning performance.

In the recent People at Work segment in Studio 23's Breakfast, program host Ria Tanjuatco and McGraw Hill marketing executive Jenny Javier interviewed Joseph Lau, managing director of McDonald's Philippines, on how one can become a good performance coach.

PaW: What does it mean to be a good performance coach?

Lau: Being a good performance coach in an organization is no different from being a coach in soccer, basketball or any sport. Your objective must be to develop the totality of your team members. As a manager of an organization, my responsibility is to the members of my team. The McDonald's organization type of coaching is two-way. I like to call them the hard and soft way of coaching.

The hard way is physical-making sure that they're up to the practical demands of the job. The soft way is ensuring that they are internally equipped to manage the everyday stresses of working. Managing your staff's mental and emotional well-being is as important as the physical side.

RIA Tanjuatco and Joseph Lau, managing director, McDonald's Philippines PHOTO BY

PaW: What situations at work require performance coaching?

Lau: As a responsible and proactive performance coach, it is important to keep in mind that all members of your organization require coaching. In our situation, coaching is provided to all levels-from the service crew at the front lines to the members of the management team.

PaW: What kind of coaching do you provide the service crew at the counters?

Lau: It's important to keep in mind that the service crews are young people. Managers need to take the extra effort to communicate to them that they are McDonald's first line of defense. That they are the ones the customers interact with, making them possibly the most important members of our team. Emphasis is given to the importance of teamwork and effective communication. These are the keys to superior customer service.

PaW: What are the benefits of performance coaching and communication?

Lau: Plenty. One is the members of your team are encouraged to perform better and become better persons. This is a philosophy that we closely adhere to in McDonald's. We'd like to train our people well so that they are equipped to become better professionals. No matter where they may end up going afterwards.

PaW: How do you encourage an employee to undertake new responsibilities?

Lau: McDonald's culture is one that encourages the positive values of teamwork, communication, respect for others, and adherence to quality. We stress that it is important to treat the customers and your colleagues the way you'd like to be treated. Adherence to the worldwide standards and procedures is also a key component of our training for members of the company. This culture of excellence is a constant in McDonald's. All members of our organization, from the service crew to management, undergo training and classes in all aspects of the organization. We have the Hamburger University, for example. Different levels of the organization go through different training. We also have regular performance evaluation sessions. An important part of the communication process is providing feedback on how they are doing in their respective jobs.

PaW: How do you make performance expectations and priorities clear to every employee?

Lau: By emphasizing the fact that we are a "people" business. Service is the lifeline of our company. The success of our company depends on its people. My job as a coach is to make sure that all our people are properly taken cared of so that this translates to quality service to our customers.

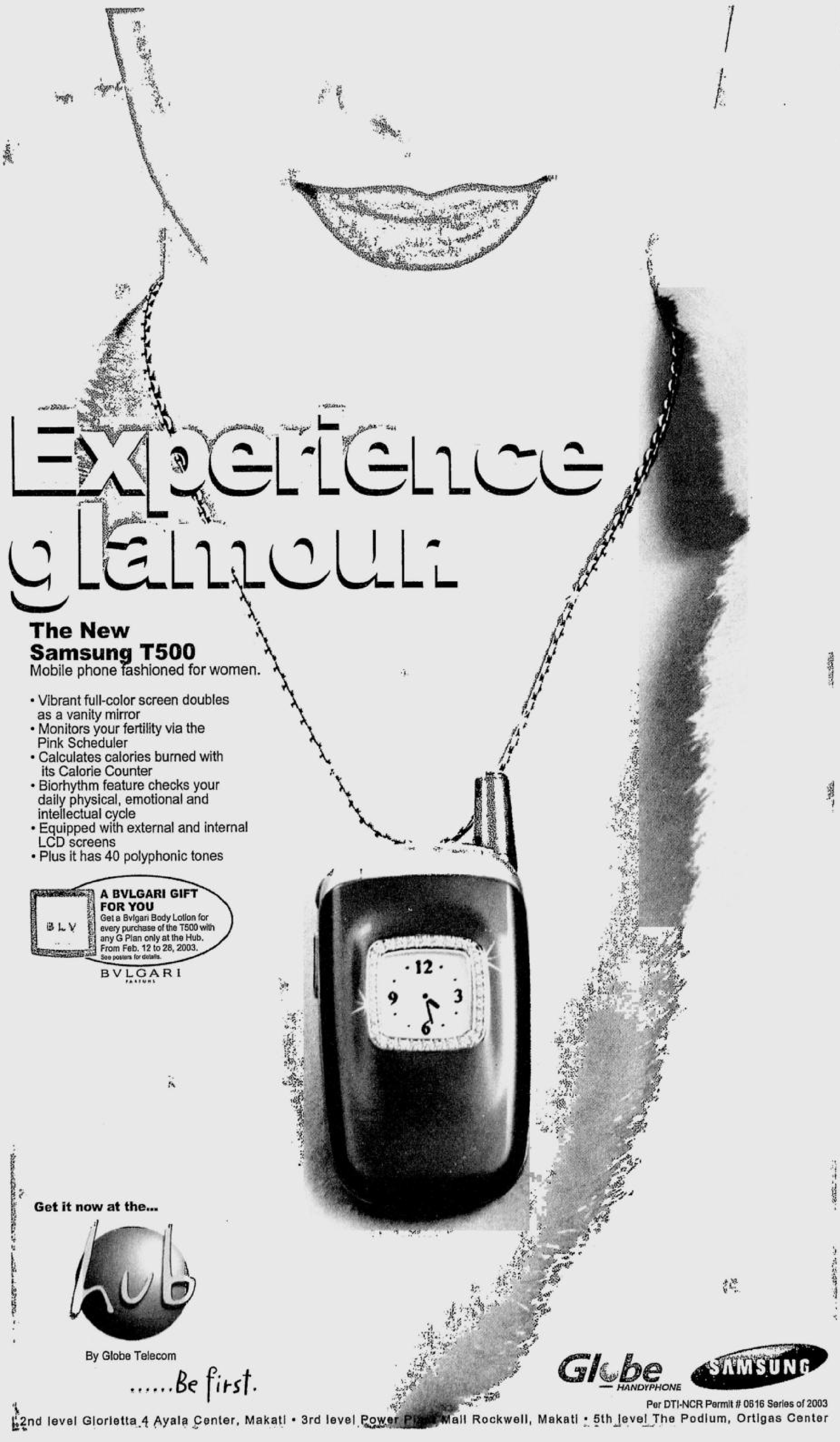
PaW: How do you provide employees with regular feedback that will increase performance, motivation and initiative?

Lau: In a very concrete way, regular evaluation sessions are held with employees. For our crewmembers, each one of them sits down with their respective managers for a one-on-one assessment twice a year. For the members of the management team, quarterly and bi-yearly evaluations are done. Ours is one continuous communication process-constant feedbacking is done to ensure that everybody is aware of what their strengths are and what areas need to be worked on.

PaW: How else can one be an effective coach?

Lau: There are many ways to be an effective coach but the most important factor is the understanding that it takes time to train people. People need to be given time to grow into their roles in a company. Be patient and know that the practice of this virtue will yield highly effective people.

(For suggestions and inquiries, email optima@edsamail.com.ph.)



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BANKING Quarterly

Editor Raul O. Marcelo ◎ Assistant Editor Corrie S. Narisma

Banks choose to be safe, conservative in '03

By Clarissa S. Batino

WHILE the passage of a law giving tax breaks to "special purpose vehicles" that will take out the banking sector's bad loans set the tone for what seemed to be a promising year, pending legislative reforms still top the financial sector's recovery agenda starting in the first quarter of 2003.

And while these reforms remain on hold, most banks have chosen to be on the safe side of doing business, being conservative and minimizing risks by dealing mainly with their biggest client for the past few years--the national government.

Topping the list of reforms awaited by the banking community is the proposal to amend the Anti-Money Laundering Act that Congress must pass before the middle of the month or the country risks economic sanctions that can affect its international transactions.

As if the Philippines' prospects are not fraught with enough uncertainty largely caused by the worsening conflict in the Middle East, the potential damage from Congress' failure to amend the law is staggering, according to experts.

The Paris-based Financial Action Task Force gave the Philippines until Feb. 12 to amend RA 9160, which took effect on Oct. 17, 2001. The influential watchdog has been pushing for, among others, the reduction in the threshold limit of suspicious transactions to P500,000 from P4 million and the easing of the country's strict law on the secrecy of bank deposits.

Without the amendments, the Philippines' foreign financial transactions face costly and paralyzing sanctions. Of late, however, the FATF said it may relax the terms of compliance demanded alongside indications that Congress would beat the deadline set by the money laundering watchdog.

Bangko Sentral ng Pilipinas Governor Rafael Buenaventura said the most vulnerable to FATF penalties would be the country's $8 billion in overseas remittances from Filipino workers this year, a huge dollar inflow being counted on by the central bank to help stabilize the local currency, now in danger of volatile movements due to external problems.

Accelerating Growth Investments and Liberalization with Equity, a non-government group affiliated with the USAID, estimated that it would cost the Philippines P1 billion for each day that remittances of the country's 7 to 8 million OFWs are delayed.

The country's trade would suffer some P300 million in losses for each day export and import transactions are subjected to longer processing and higher fees.

"The most crucial agenda now is the amendments to Anti-Money Laundering Act. But we should not stop there because we also need other reforms like the Securitization Act and the Corporate Recovery Act to seal the financial sector rebound that begins from the passage of the SPV law," Buenaventura said.

While pleased with the passage of the SPV law, most bankers could not help but lace their optimism with caution.

Profits, according to former BSP Governor Gabriel Singson, have been concentrated on treasury operations as more banks chose to lend to the government or park their funds in long-term,

BANKS/ C3

Go for $-linked bonds, T-bills for stability, bankers say

IN TOUGH times like these, when the stock market is down and no other investment option seems right, one can turn to banks for some alternatives. The INQUIRER *Banking Quarterly's Michelle Remo asked some bankers for investment advice specifically for people who have at least P100,000 to spare and here's what they say:*

Jaime Panganiban
executive vice president
Rizal Commercial Banking Corp.

"If one has P100,000, I would advice him to invest in dollar-linked peso notes.

The dollar at present is very strong, so it is the best investment option right now. Since the peso's value is depreciating and that its turn to appreciate is still uncertain, an investor can have the return he wants through investment in dollars.

Dollar-linked peso notes also give a good return at 6.5-percent interest. The interest earnings are added on the investment semi-annually.

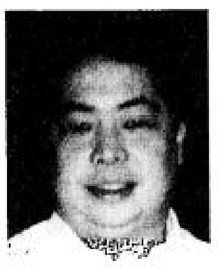
This investment option, however, is for investors who can let their money stay in this investment instrument for a long time since dollar-linked bonds have a three- to five-year maturity.

If an investor can allot a longer time for his investment, he can also invest in ROP bonds (Republic of the Philippines-US dollar bonds), which has a six-year maturity. The maturity of these bonds is longer, but ROP bonds offer a higher return at 7-percent net interest.

For those who want a short-term investment, say less than a year, I would advice him to convert his P100,000 to dollars and put it in a bank's trust fund.

With the dollar being strong and still appreciating, investing in it can really be promising."

Romeo Vittorio D. Pascual
group head, domestic treasury
Bank of Commerce



"The first thing that should come to one's mind in making any investment is whether he is willing to let his P100,000 sleep for a long time. If he is for the long term, he can place his money in the 5-year products of banks. In the case of Bank of Commerce, we call this product Value 5, which earns an interest equivalent to the latest average yield of the 91-day T-bill.

Currently, the 91-day average monthly net interest rate on an investment of P100,000 is 5.248 percent.

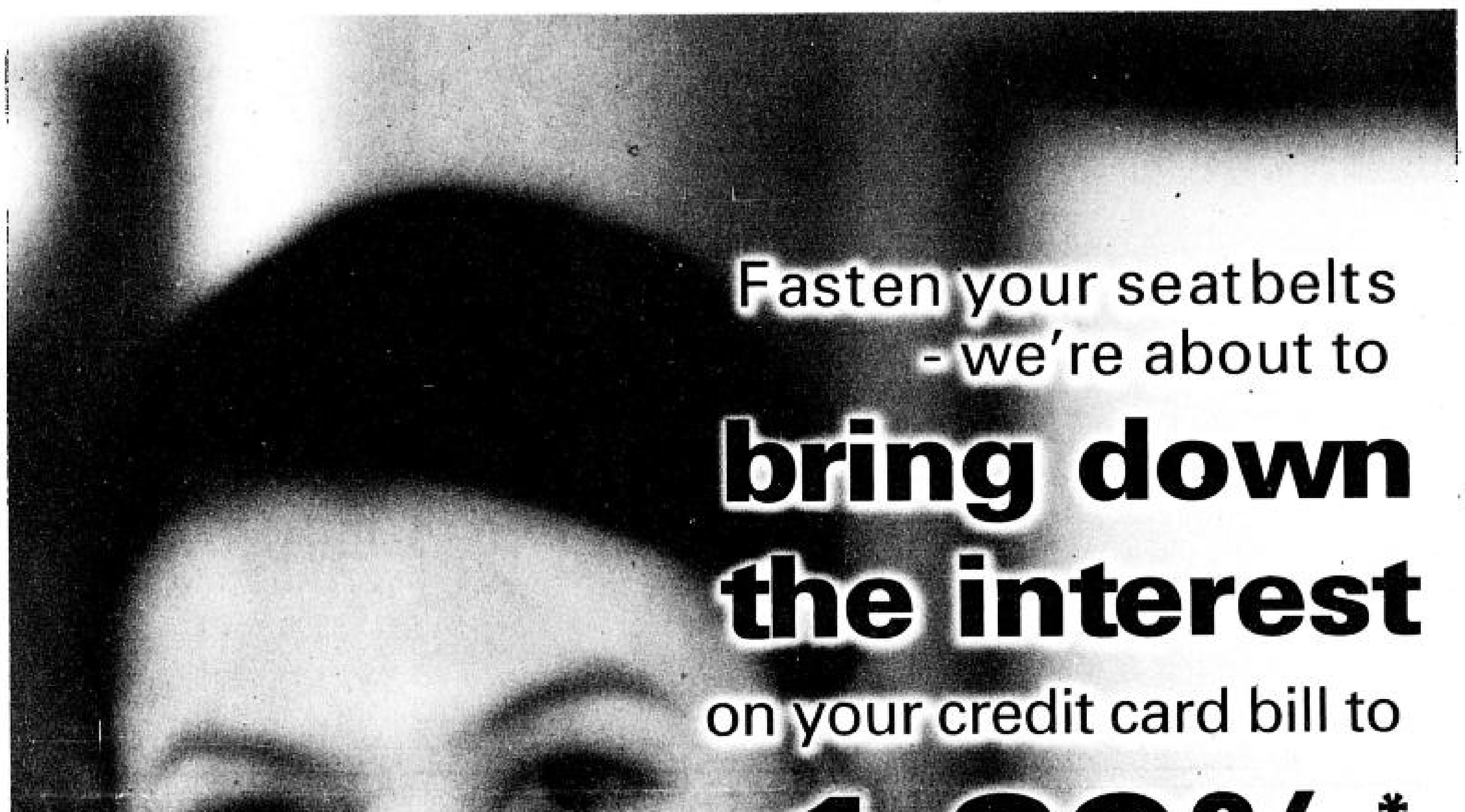
I think the government will again issue retail treasury bonds, this is another good investment option. The rates on RTBs are usually higher than the rest. When first issued last year, RTBs clicked in the market since interest rates were then on a downtrend. If you invested in those instruments before, *panalong panalo ka*.

But the scenario is different now. Because of the looming war (in the Middle East), we cannot say that the trend this year will be the same as last year. This year, interest rates may go up.

If one is willing to wait for only 30 days, he should go for trust funds that have low minimum investment requirement. In the case of Bank of Commerce, we have a trust fund that requires a minimum of only P100,000. Right now its interest rate is 3.6 percent per annum.

If you limit yourself to bank products,

GO FOR/ C3



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TOTAL ASSETS OF COMMERCIAL BANKS

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4 '02	Q3 '02	% Change	Q4 '01	% Change
1	1	Metropolitan Bank & Trust Co.	433,809,690,978[g]	431,848,752,341[h]	0.5%	446,257,524,160[h]	-2.8%
2	2	Bank of the Philippine Islands	332,362,312,115	328,676,706,871	1.1%	334,138,384,760	-0.5%
3	3	Equitable PCI Bank	260,939,264,367	247,200,486,648	5.6%	234,093,422,361	11.5%
4	4	Land Bank of the Philippines	248,485,097,457	236,283,775,341	5.2%	227,188,519,318	9.4%
5	5	Citibank	216,911,477,265	219,567,373,405	-1.2%	257,314,366,555	-15.7%
6	6	Philippine National Bank	185,511,339,226	182,484,329,684	1.7%	186,468,692,613	-0.5%
7	7	Rizal Commercial Banking Corp.	156,236,862,687	148,771,600,231	5.0%	139,917,137,644	11.7%
8	8	Development Bank of the Philippines	151,003,817,077	147,390,777,003	2.5%	143,778,778,423	5.0%
9	11	Banco de Oro	119,985,888,430	96,441,507,266	24.4%	75,565,816,406	58.8%
10	12	China Banking Corp.	106,319,021,134	91,839,709,923	15.8%	81,716,704,669	30.1%
11	9	Allied Banking Corporation	103,889,994,934	101,995,943,226	1.9%	94,166,774,514	10.3%
12	10	United Coconut Planters Bank	98,638,161,624	98,351,572,848	0.3%	108,341,102,149	-9.0%
13	13	HSBC	75,202,911,356	70,019,359,545	7.4%	76,079,271,720	-1.2%
14	14	Union Bank of the Philippines	73,309,878,587	68,970,255,110	6.3%	54,298,230,120	35.0%
15	15	Security Bank Corp.	63,810,558,623	62,266,866,355	2.5%	65,265,703,448	-2.2%
16	17	Prudential Bank	48,070,935,218	47,177,394,250	1.9%	46,165,480,061	4.1%
17	18	Philippine Bank of Communications	46,650,673,116	43,255,372,493	7.8%	39,317,058,738	18.7%
18	19	Standard Chartered Bank	40,008,714,605	42,514,649,398	-5.9%	37,385,704,504	7.0%
19	21	International Exchange Bank	39,259,371,127	38,436,294,426	2.1%	35,923,629,677	9.3%
20	20	Bank of Commerce	38,385,615,572	39,194,564,141	-2.1%	20,997,532,778	82.8%
21	22	Philippine Trust Co.	33,438,878,912	33,276,972,707	0.5%	31,335,492,905	6.7%
22	16	Export and Industry Bank[d]	26,146,607,635	25,025,079,287	4.5%	9,065,415,160	188.4%
23	24	International Commercial Bank of China	22,540,188,317	24,440,108,934	-7.8%	17,927,131,301	25.7%
24	26	Deutsche Bank AG	22,138,051,505	20,739,489,854	6.7%	15,809,140,249	40.0%
25	25	Bank of Tokyo-Mitsubishi Ltd.	20,193,700,375	20,933,209,237	-3.5%	22,930,149,225	-11.9%
26	29	Chinatrust (Phils.) Comm'l Bank Corp.	16,249,980,998	16,318,033,782	-0.4%	15,505,087,252	4.8%
27	30	United Overseas Bank	15,367,352,934	14,612,012,976	5.2%	16,391,882,309	-6.3%
28	28	ING Barings	15,081,898,815	17,034,215,244	-11.5%	11,683,506,953	29.1%
29	31	East West Bank	14,984,543,312	14,463,346,399	3.6%	13,020,595,687	15.1%
30	33	Asia United Bank	14,542,416,381	12,831,355,981	13.3%	11,705,859,157	24.2%
31	32	Philippine Veterans Bank	13,920,743,827	13,355,711,484	4.2%	14,351,813,417	-3.0%
32	35	Mizuho Corporate Bank[i]	12,367,679,626	11,535,076,283	7.2%	14,916,387,301	-17.1%
33	37	Maybank Phils. Inc.[f]	11,280,127,693	9,562,484,801	18.0%	9,819,186,980	14.9%
34	34	JP Morgan Chase Bank[e]	10,868,864,805	12,333,092,700	-11.9%	7,685,552,166	41.4%
35	27	ABN-Amro Bank	10,407,839,862[a]	18,340,987,998[a]	-43.3%	11,952,060,234[b]	-12.9%
36	36	Australia and New Zealand Banking Group	10,018,035,464	9,831,124,798	1.9%	10,633,464,351	-5.8%
37	38	Bank of America	8,365,857,316	8,733,679,278	-4.2%	8,808,968,887	-5.0%
38	40	Korea Exchange Bank	6,296,443,925	5,270,967,520	19.5%	6,118,979,615	2.9%
39	39	Banco Santander Phils., Inc.[c]	6,200,622,532	7,076,317,292	-12.4%	6,814,282,383	-9.0%
40	41	Bangkok Bank	4,274,066,706	3,806,584,475	12.3%	4,074,211,049	4.9%
41	42	Al-Amanah Islamic Bank	96,363,642	99,988,633	-3.6%	97,653,201	-1.3%
		GRAND TOTAL Php	3,133,569,870,079	3,042,307,012,149	3.0%	2,985,026,675,219	5.7%

REAL & OTHER PROPERTIES OWNED OR ACQUIRED BY COMMERCIAL BANKS

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4	Q3	% Change	Q4 '01	% Change
1	1	Philippine National Bank	26,885,367,702	26,112,344,248	3.0%	22,895,636,910	17.4%
2	2	Metropolitan Bank & Trust Co.	25,169,738,366[g]	28,075,853,998[h]	-10.4%	26,729,374,754[h]	-5.8%
3	3	United Coconut Planters Bank	19,971,616,206	21,505,705,939	-7.1%	20,188,909,141	-1.1%
4	4	Land Bank of the Philippines	13,470,322,119	12,965,684,630	3.9%	10,885,777,491	23.7%
5	5	Equitable PCI Bank	12,393,979,705	11,197,015,067	10.7%	9,166,061,530	35.2%
6	6	Bank of the Philippines Islands	9,861,400,267	9,494,195,597	3.9%	3,492,317,798	182.4%
7	7	Rizal Commercial Banking Corp.	6,878,697,994	6,741,049,105	2.0%	6,638,759,603	3.6%
8	8	Philippine Bank of Communications	6,331,148,115	6,334,663,827	-0.1%	4,777,199,094	32.5%
9	9	Union Bank of the Philippines	5,753,943,689	5,643,982,117	1.9%	5,149,402,596	11.7%
10	10	Banco de Oro	5,429,738,253	5,477,145,847	-0.9%	4,241,346,425	28.0%
11	11	Allied Bank	5,420,622,084	5,390,078,095	0.6%	4,948,602,470	9.5%
12	12	China Banking Corp.	4,448,448,529	4,396,708,833	1.2%	387,901,558	1046.8%
13	14	Export and Industry Bank[d]	3,995,076,574	3,660,823,629	9.1%	259,506,635	1439.5%
14	13	Prudential Bank	3,737,575,690	3,663,437,211	2.0%	3,327,100,312	12.3%
15	15	Security Bank	3,622,759,050	3,628,454,445	-0.2%	3,439,033,612	5.3%
16	16	Development Bank of the Philippines	3,584,224,732	3,355,589,397	6.8%	2,873,313,885	24.7%
17	18	International Exchange Bank	3,186,914,664	3,051,908,265	4.4%	1,786,373,229	78.4%
18	19	Bank of Commerce	2,144,803,871	1,923,627,128	11.5%	7,707,567,867	-72.2%
19	20	Philippine Veterans Bank	1,697,359,250	1,694,434,459	0.2%	1,514,215,606	12.1%
20	21	East West Bank	560,582,922	540,406,266	3.7%	564,085,331	-0.7%
21	22	Philippine Trust Co.	486,173,979	445,866,515	9.0%	411,042,051	18.3%
22	23	Citibank	400,740,984	386,472,474	3.7%	-	100.0%
23	25	Maybank Phils. Inc.[f]	380,169,309	323,997,863	17.3%	248,792,646	52.8%
24	24	United Overseas Bank	327,166,896	329,995,122	-0.9%	62,838,580	420.6%
25	27	HSBC	143,139,541	90,703,341	57.8%	77,630,357	84.4%
26	26	Standard Chartered Bank	100,973,101	118,967,133	-15.1%	87,616,527	15.2%
27	28	JP Morgan Chase Bank[e]	85,000,000	85,000,000	0.0%	85,000,000	0.0%
28	29	International Commercial Bank of China	49,052,183	55,928,933	-12.3%	57,096,395	-14.1%
29	31	ABN-Amro Bank	40,173,516[a]	35,336,349[a]	13.7%	669,566,187[b]	-94.0%
30	30	Al-Amanah Islamic Bank	39,824,663	39,830,550	0.0%	40,536,404	-1.8%
31	32	Banco Santander[c]	17,176,250	25,126,400	-31.6%	66,742,000	-74.3%
32	33	Asia United Bank	10,155,219	10,155,219	0.0%	907,219	1019.4%
33	34	Bangkok Bank	5,097,600	5,098,475	0.0%	35,877	14108.5%
34	36	ING Barings	-	-		1,590,844	-100.0%
35	35	Bank of America		228,622	-100.0%	1,521,985,762	-100.0%
		GRAND TOTAL Php	166,629,163,023	166,805,815,099	-0.1%	144,304,668,694	15.5%

RETURN ON EQUITY

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4	Q3	Q4 '01
1	1	JP Morgan Chase Bank[e]	30.26%	29.05%	14.72%
2	2	Citibank	25.66%	27.58%	22.23%
3	3	China Banking Corp.	22.49%	23.88%	7.29%
4	6	Australia and New Zealand Banking Group	20.68%	19.43%	21.93%
5	4	HSBC	19.97%	22.53%	22.62%
6	7	Asia United Bank	16.43%	19.20%	10.33%
7	5	Deutsche Bank AG	14.90%	20.90%	14.06%
8	9	International Exchange Bank	14.16%	17.12%	15.94%
9	20	ING Barings	13.46%	7.79%	7.99%
10	10	Chinatrust (Phils.) Comm'l Bank Corp.	13.02%	15.98%	8.75%
11	16	Export and Industry Bank[d]	12.98%	11.23%	0.85%
12	14	Rizal Commercial Banking Corp.	11.68%	12.18%	4.06%
13	12	Union Bank of the Philippines	11.50%	13.14%	7.45%
14	17	Bank of the Philippine Islands	10.56%	10.12%	12.51%
15	11	Development Bank of the Philippines	10.32%	14.93%	9.95%
16	15	Bank of Commerce	9.80%	12.12%	0.00%
17	22	Bank of Tokyo-Mitsubishi Ltd.	8.68%	7.30%	3.80%
18	18	Banco de Oro	8.36%	8.46%	5.69%
19	23	Korea Exchange Bank	7.94%	6.96%	1.49%
20	32	Allied Banking Corporation	7.73%	3.15%	3.03%
21	29	Philippine Bank of Communications	7.54%	4.04%	1.54%
22	21	Philippine Trust Co.	7.25%	7.65%	6.51%
23	19	Land Bank of the Philippines	7.03%	8.40%	8.47%
24	25	Standard Chartered Bank	6.15%	6.25%	1.54%
25	26	Security Bank Corp.	5.76%	5.94%	4.84%
26	24	Metropolitan Bank & Trust Co.	5.55%[g]	6.32%[h]	4.39%[h]
27	28	Philippine Veterans Bank	5.48%	4.33%	5.48%
28	13	East West Bank	4.82%	13.02%	2.46%
29	31	Prudential Bank	4.49%	3.66%	0.63%
30	30	Banco Santander Phils., Inc.[c]	3.15%	3.82%	2.57%
31	34	Bangkok Bank	2.95%	-0.20%	1.75%
32	8	Equitable PCI Bank	1.85%	18.43%	0.33%
33	27	Mizuho Corporate Bank[i]	1.48%	5.01%	1.00%
34	35	Maybank Phils. Inc.[f]	-10.32%	-13.63%	
35	37	Philippine National Bank	-11.00%	-19.00%	-48.00%
36	38	Al-Amanah Islamic Bank	-18.16%	-19.42%	-26.31%
37	36	Bank of America	-32.37%	-16.97%	-26.21%
38	42	International Commercial Bank of China	-33.10%	-91.36%	-8.55%
39	40	United Overseas Bank	-46.99%	-53.91%	-48.98%
40	39	ABN-Amro Bank	-66.43%[a]	-32.60%[a]	4.44%[b]
41	41	United Coconut Planters Bank	-68.78%	-66.18%	-41.59%

LOANS, DISCOUNTS & ADVANCES OF COMMERCIAL BANKS

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4	Q3	% Change	Q4	% Change
1	1	Metropolitan Bank & Trust Co.	195,351,058,246[g]	182,235,339,812[h]	7.2%	206,781,509,649[h]	-5.5%
2	2	Bank of the Philippine Islands	144,229,751,040	141,142,316,863	2.2%	139,354,114,862	3.5%
3	3	Equitable PCI Bank	112,228,367,820	104,398,953,321	7.5%	100,374,623,630	11.8%
4	4	Land Bank of the Philippines	95,681,882,595	95,250,679,606	0.5%	97,472,621,437	-1.8%
5	5	Citibank	84,261,187,135	75,613,845,563	11.4%	71,743,732,352	17.4%
6	6	Rizal Commercial Banking Corp.	70,851,543,513	66,870,488,439	6.0%	69,423,678,311	2.1%
7	7	Philippine National Bank	65,335,441,381	66,099,883,014	-1.2%	75,630,416,597	-13.6%
8	8	Development Bank of the Philippines	63,834,929,866	63,946,617,374	-0.2%	72,737,265,018	-12.2%
9	9	Banco de Oro	52,613,289,365	47,383,953,421	11.0%	38,677,077,739	36.0%
10	11	Allied Banking Corporation	40,555,598,381	37,267,785,052	8.8%	36,238,372,614	11.9%
11	10	United Coconut Planters Bank	39,181,226,576	38,989,516,926	0.5%	51,846,836,821	-24.4%
12	13	Security Bank Corp.	34,937,944,242	31,850,464,357	9.7%	31,466,479,793	11.0%
13	12	China Banking Corp.	34,827,543,408	35,611,975,755	-2.2%	37,272,493,065	-6.6%
14	16	International Exchange Bank	18,856,482,341	20,144,835,015	-6.4%	19,871,854,313	-5.1%
15	15	HSBC	18,758,560,638	22,072,991,109	-15.0%	22,599,049,522	-17.0%
16	17	Standard Chartered Bank	18,552,424,382	19,055,267,068	-2.6%	8,213,168,273	125.9%
17	18	Prudential Bank	18,361,813,316	18,147,394,750	1.2%	19,082,423,297	-3.8%
18	19	Philippine Bank of Communications	17,754,878,613	17,155,156,844	3.5%	16,659,636,940	6.6%
19	20	Bank of Commerce	16,028,953,203	14,707,078,656	9.0%	9,859,258,982	62.6%
20	21	Philippine Trust Co.	14,926,169,699	14,584,977,028	2.3%	15,007,760,959	-0.5%
21	22	Union Bank of the Philippines	13,645,383,423	12,979,398,244	5.1%	14,249,277,335	-4.2%
22	25	Bank of Tokyo-Mitsubishi Ltd.	10,765,912,599	10,324,651,415	4.2%	12,576,782,125	-14.6%
23	24	Export and Industry Bank[d]	10,742,991,140	10,707,121,968	0.3%	3,615,576,224	197.1%
24	26	International Commercial Bank of China	9,642,028,694	9,398,172,780	2.6%	9,719,033,720	-0.8%
25	27	East West Bank	9,405,174,819	8,900,431,100	5.7%	7,864,634,978	19.6%
26	28	Chinatrust (Phils.) Comm'l Bank Corp.	9,108,946,464	8,876,521,644	2.6%	8,580,269,081	6.2%
27	32	Deutsche Bank AG	8,749,953,697	5,414,107,055	61.6%	5,397,581,829	62.1%
28	30	Asia United Bank	8,715,260,276	7,658,900,665	13.8%	7,818,946,917	11.5%
29	23	ING Barings	8,204,914,799	10,942,962,698	-25.0%	6,971,340,026	17.7%
30	29	Mizuho Corporate Bank[i]	7,467,933,877	8,065,370,853	-7.4%	8,935,970,711	-16.4%
31	31	United Overseas Bank	6,877,937,826	6,466,946,665	6.3%	7,168,005,604	-4.0%
32	34	Maybank Phils. Inc.[f]	6,283,453,356	4,927,096,992	27.5%	4,792,691,695	31.1%
33	35	Philippine Veterans Bank	4,101,841,809	4,016,672,742	2.1%	3,281,239,855	25.0%
34	36	Australia and New Zealand Banking Group	3,381,648,761	2,735,637,561	23.6%	3,863,764,908	-12.5%
35	37	Bangkok Bank	1,969,590,733	1,606,141,059	22.6%	1,714,926,434	14.8%
36	39	Korea Exchange Bank	1,718,092,712	1,444,123,956	19.0%	1,726,939,534	-0.5%
37	33	ABN-AMRO Bank	1,673,138,976[a]	5,307,138,445[a]	-68.5%	9,414,068,332[b]	-82.2%
38	38	Bank of America	1,459,642,002	1,549,661,847	-5.8%	2,551,459,759	-42.8%
39	40	Banco Santander Phils., Inc.[c]	1,280,088,353	1,364,169,552	-6.2%	2,264,126,986	-43.5%
40	41	JP Morgan Chase Bank[e]	928,143,936	790,450,101	17.4%	689,166,757	34.7%
41	42	Al-Amanah Islamic Bank	3,032,583	3,155,943	-3.9%	3,909,469	-22.4%
		GRAND TOTAL Php	1,283,245,038,455	1,236,008,753,277	3.8%	1,263,512,285,215	1.6%

NON- PERFORMING LOANS OF COMMERCIAL BANKS

(3rd & 4th Qtrs. 2002)

		Commercial Banks	Ratio to total loan portfolio		Amount of NPL		Total loan portfolio	
Q4	Q3		Q4	Q3	Q4	Q3	Q4	Q3
1	1	Al-Amanah Islamic Bank	87.00%	86.00%	7,426,106	7,429,146	8,535,754	8,638,542
2	2	United Overseas Bank	58.52%	70.89%	5,124,707,216	5,196,531,288	8,757,189,364	7,330,415,133
3	3	Philippine National Bank	51.00%	55.00%	44,939,000,000	48,903,000,000	88,115,686,275	88,914,545,455
4	4	United Coconut Planters Bank	39.11%	40.93%	20,084,122,297	21,532,753,975	51,352,907,944	52,608,731,920
5	10	Philippine Veterans Bank	28.76%	24.88%	1,791,113,119	1,702,724,782	6,227,792,486	6,843,749,124
6	6	Philippine Bank of Communications	28.57%	29.44%	6,288,197,128	6,615,171,219	22,009,790,437	22,470,010,936
7	11	Bangkok Bank	27.86%	22.83%	661,231,550	459,917,855	2,373,408,293	2,014,532,872
8	7	Bank of Commerce	27.11%	27.32%	4,631,619,797	4,401,806,686	17,083,913,528	16,113,209,919
9	9	Prudential Bank	26.16%	25.86%	5,080,374,426	5,077,897,844	19,420,391,537	19,636,109,219
10	12	Land Bank of the Philippines	21.91%	22.80%	26,719,114,364	27,480,646,775	121,949,403,761	120,529,152,522
11	8	Export and Industry Bank[d]	16.95%	26.74%	2,593,437,758	3,311,348,582	15,300,517,746	12,383,502,550
12	14	Equitable PCI Bank	16.50%	18.43%	25,070,008,688	26,638,790,235	151,939,446,594	144,540,370,239
13	16	Rizal Commercial Banking Corp.	16.20%	16.22%	15,476,976,000	15,375,130,000	95,536,888,889	94,791,183,724
14	13	Maybank Phils. Inc.[f]	15.63%	19.72%	1,261,108,035	1,326,365,037	8,068,509,501	6,725,989,034
15	23	Metropolitan Bank & Trust Co.	15.27%[g]	12.55%[h]	31,460,179,495	21,086,286,538	206,026,060,871	198,983,871,275
16	15	Allied Banking Corporation	15.10%	17.80%	8,166,015,000	9,131,694,000	54,079,569,536	51,301,651,685
17	20	Philippine Trust Co.	13.49%	13.55%	2,160,739,232	2,263,959,719	16,017,340,492	16,855,791,281
18	22	Security Bank Corp.	13.18%	12.71%	4,965,436,916	4,801,261,363	37,674,028,209	37,775,463,281
19	21	East West Bank	12.96%	13.02%	1,272,191,758	1,212,502,065	9,816,294,429	9,312,612,020
20	17	China Banking Corp.	12.85%	15.66%	6,662,020,074	6,606,688,920	51,844,514,195	42,188,307,280
21	18	Development Bank of the Philippines	12.81%	14.93%	11,036,357,421	11,335,359,051	86,154,234,356	75,923,369,397
22	19	International Exchange Bank	12.21%	14.28%	2,587,723,975	3,188,083,788	21,193,480,549	22,325,516,723
23	24	Union Bank of the Philippines	11.38%	12.40%	3,344,998,408	3,513,194,076	29,393,659,121	28,332,210,290
24	25	Bank of the Philippine Islands	10.00%	10.49%	16,004,442,251	16,588,000,000	160,044,422,510	158,131,553,861
25	26	International Commercial Bank of China	9.05%	9.82%	1,023,416,972	1,014,603,475	11,308,474,829	10,332,010,947
26	30	Standard Chartered Bank	8.15%	6.15%	2,018,211,342	1,939,180,541	24,763,329,350	31,531,390,911
27	27	Banco de Oro	7.81%	8.75%	4,971,694,830	5,141,016,671	63,658,064,405	58,754,476,240
28	28	Asia United Bank	6.15%	6.99%	666,512,669	618,990,398	10,837,604,379	8,855,370,468
29	31	JP Morgan Chase Bank[e]	6.07%	6.01%	198,528,029	199,168,786	3,270,642,982	3,313,956,506
30	34	HSBC	5.66%	3.99%	1,338,747,425	1,119,783,888	23,652,781,360	28,064,759,348
31	32	Mizuho Corporate Bank[i]	5.59%	5.60%	481,849,885	486,679,158	8,619,854,830	8,690,699,250
32	29	Chinatrust (Phils.) Comm'l Bank Corp.	4.29%	6.32%	434,821,419	626,559,047	10,135,697,417	9,913,908,973
33	35	Australia and New Zealand Banking Group	3.59%	2.88%	149,123,381	149,123,381	4,153,854,624	5,177,895,174
34	37	ING Barings	2.45%	2.01%	279,186,474	278,172,900	11,395,366,289	13,839,447,761
35	36	Bank of Tokyo-Mitsubishi Ltd.	1.87%	2.03%	218,091,749	220,143,935	11,662,660,374	10,844,526,818
36	38	Citibank	1.25%	1.38%	1,784,954,942	1,808,969,071	142,796,395,347	131,004,715,314
37	41	Korea Exchange Bank	0.71%	0.00%	13,259,653	1,573	1,873,361,592	157,272,000
38	39	ABN-AMRO Bank	0.57%[a]	0.30%[a]	27,265,756	27,265,756	4,783,465,965	9,088,585,333
39	40	Bank of America	0.12%	0.11%	1,719,367	1,739,252	1,432,605,617	1,581,138,509
40	42	Banco Santander Phils., Inc.[c]	0.00%	0.00%	-	-	2,983,497,133	-
41	33	Deutsche Bank AG	0.00%	5.29%	-	566,660,000	9,814,465,832	11,089,981,096
		GRAND TOTAL Php			260,995,924,909	261,994,600,824	1,627,530,308,701	1,578,360,624,929

TOTAL DEPOSIT ACCOUNTS OF COMMERCIAL BANKS

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4	Q3	% Change	Q4 '01	% Change
1	1	Metropolitan Bank & Trust Co.	328,573,895,016[g]	325,632,793,188[h]	0.9%	341,997,310,151[h]	-3.9%
2	2	Bank of the Philippine Islands	264,685,110,065	262,629,078,292	0.8%	265,824,342,560	-0.4%
3	3	Land Bank of the Philippines	176,516,372,903	173,082,959,885	2.0%	164,946,105,443	7.0%
4	4	Equitable PCI Bank	167,035,449,759	158,150,725,260	5.6%	139,172,114,638	20.0%
5	5	Citibank	144,151,627,567	141,425,660,892	1.9%	135,022,815,421	6.8%
6	6	Philippine National Bank	135,845,646,480	135,580,339,802	0.2%	124,827,191,401	8.8%
7	7	Rizal Commercial Banking Corp.	101,398,202,337	97,949,682,552	3.5%	102,024,795,397	-0.6%
8	10	Banco de Oro	90,953,858,961	70,405,436,214	29.2%	54,746,394,945	66.1%
9	8	United Coconut Planters Bank	83,030,443,984	81,829,869,341	1.5%	91,176,542,394	-8.9%
10	11	China Banking Corp.	81,112,167,014	67,186,384,525	20.7%	59,881,958,230	35.5%
11	9	Allied Banking Corporation	79,903,888,474	80,553,125,044	-0.8%	73,891,392,497	8.1%
12	12	HSBC	49,372,977,085	50,988,540,294	-3.2%	50,707,215,742	-2.6%
13	13	Union Bank of the Philippines	41,696,427,434	40,443,153,383	3.1%	27,867,344,060	49.6%
14	14	Security Bank Corp.	39,153,895,446	39,294,636,645	-0.4%	39,021,881,598	0.3%
15	15	Prudential Bank	35,228,688,232	35,989,654,058	-2.1%	35,233,622,899	0.0%
16	16	Development Bank of the Philippines	34,971,323,917	34,634,613,094	1.0%	31,256,890,853	11.9%
17	19	Philippine Bank of Communications	33,924,564,754	30,927,726,253	9.7%	28,310,203,472	19.8%
18	18	International Exchange Bank	31,453,444,418	31,130,256,176	1.0%	28,360,199,185	10.9%
19	21	Philippine Trust Co.	28,525,405,788	28,516,136,492	0.0%	27,024,546,777	5.6%
20	22	Bank of Commerce	28,212,851,387	26,896,051,112	4.9%	14,423,883,592	95.6%
21	17	Standard Chartered Bank	26,566,798,316	32,168,434,439	-17.4%	24,586,990,481	8.1%
22	23	Deutsche Bank AG	14,081,622,966	13,844,501,672	1.6%	9,776,739,223	43.8%
23	24	Bank of Tokyo-Mitsubishi Ltd.	14,015,171,533	11,835,634,082	18.4%	12,311,047,609	13.8%
24	26	East West Bank	10,924,477,091	10,335,711,993	5.7%	8,402,645,909	30.0%
25	25	Chinatrust (Phils.) Comm'l Bank Corp.	10,747,454,973	10,490,015,683	2.5%	10,447,802,343	2.9%
26	28	United Overseas Bank	9,139,389,340	9,191,107,433	-0.6%	12,484,699,267	-26.8%
27	29	Philippine Veterans Bank	8,771,637,465	8,163,448,916	7.5%	8,786,987,987	-0.2%
28	27	JP Morgan Chase Bank[e]	8,661,073,702	9,702,418,081	-10.7%	4,772,073,586	81.5%
29	32	Asia United Bank	7,370,287,142	6,049,089,326	21.8%	5,983,357,700	23.2%
30	34	Maybank Phils. Inc.[f]	5,866,397,774	5,576,272,813	5.2%	5,613,416,934	4.5%
31	35	Export and Industry Bank[d]	5,701,556,568	5,569,447,275	2.4%	4,071,672,537	40.0%
32	33	Australia and New Zealand Banking Group	5,539,646,761	5,618,285,852	-1.4%	4,166,751,667	32.9%
33	36	Bank of America	4,208,611,048	4,501,228,011	-6.5%	3,457,577,055	21.7%
34	38	Mizuho Corporate Bank[i]	4,203,880,136	2,645,427,492	58.9%	3,408,433,730	23.3%
35	30	ABN-Amro Bank	3,474,103,868[a]	8,059,616,001[a]	-56.9%	6,921,028,508[b]	-49.8%
36	31	ING Barings	2,806,143,621	6,664,718,188	-57.9%	4,106,420,375	-31.7%
37	39	Korea Exchange Bank	2,475,507,181	2,600,164,713	-4.8%	3,679,943,290	-32.7%
38	37	Banco Santander Phils. Inc.[c]	2,394,525,713	3,403,577,738	-29.6%	3,250,421,368	-26.3%
39	40	International Commercial Bank of China	1,973,679,734	2,209,154,871	-10.7%	2,314,082,762	-14.7%
40	41	Bangkok Bank	577,192,729	467,333,492	23.5%	414,233,986	39.3%
41	42	Al-Amanah Islamic Bank	337,273,567	337,099,881	0.1%	294,950,587	14.3%
		GRAND TOTAL Php	2,125,562,672,249	2,072,679,510,413	2.6%	1,974,968,018,376	7.6%

TOTAL CAPITAL ACCOUNTS OF COMMERCIAL BANKS

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4	Q3	% Change	Q4 '01	% Change
1	2	Metropolitan Bank & Trust Co.	50,609,889,924[g]	57,510,048,374[h]	-12.0%	55,868,624,905[h]	-9.4%
2	1	Bank of the Philippine Islands	50,010,237,898	50,528,259,948	-1.0%	47,790,103,955	4.6%
3	3	Equitable PCI Bank	40,960,136,217	40,536,813,942	1.0%	44,109,163,592	-7.1%
4	8	Philippine National Bank	23,837,039,475	14,344,786,219	66.2%	12,869,412,423	85.2%
5	4	Land Bank of the Philippines	20,855,366,921	20,513,071,962	1.7%	18,317,851,695	13.9%
6	5	Development Bank of the Philippines	18,998,612,273	19,015,702,947	-0.1%	17,633,309,505	7.7%
7	6	Rizal Commercial Banking Corp.	15,459,928,341	15,415,644,499	0.3%	13,338,912,593	15.9%
8	7	China Banking Corp.	15,148,801,025	15,084,251,686	0.4%	12,716,974,989	19.1%
9	9	Banco de Oro	13,675,803,166	13,475,677,818	1.5%	11,078,083,191	23.4%
10	10	Union Bank of the Philippines	13,311,227,923	13,157,348,110	1.2%	12,806,238,514	3.9%
11	11	Allied Banking Corporation	13,099,602,657	13,064,842,132	0.3%	11,807,809,066	10.9%
12	12	Security Bank Corp.	9,700,742,892	9,505,259,317	2.1%	9,021,345,385	7.5%
13	13	Prudential Bank	8,676,636,695	8,588,215,537	1.0%	8,131,730,861	6.7%
14	15	Philippine Bank of Communications	6,705,882,054	6,688,125,724	0.3%	6,110,568,560	9.7%
15	16	Citibank	4,661,129,409	4,660,331,263	0.0%	4,656,700,899	0.1%
16	17	Export and Industry Bank[d]	4,195,985,071	4,385,774,733	-4.3%	2,747,727,382	52.7%
17	18	Philippine Trust Co.	4,002,533,616	3,897,884,751	2.7%	3,668,949,510	9.1%
18	19	International Exchange Bank	3,892,328,574	3,851,358,565	1.1%	3,621,011,686	7.5%
19	20	Philippine Veterans Bank	3,863,061,482	3,805,577,587	1.5%	3,736,025,803	3.4%
20	21	Bank of Commerce	3,747,305,298	3,649,191,830	2.7%	3,353,107,259	11.8%
21	23	Chinatrust (Phils.) Comm'l Bank Corp.	3,392,449,376	3,361,866,100	0.9%	2,919,581,453	16.2%
22	24	Asia United Bank	3,202,346,150	3,126,264,682	2.4%	2,853,299,701	12.2%
23	22	United Coconut Planters Bank	2,855,276,522	3,622,076,967	-21.2%	5,780,532,137	-50.6%
24	25	East West Bank	2,832,080,752	2,802,415,430	1.1%	2,683,914,240	5.5%
25	27	Banco Santander Phils., Inc.[c]	2,662,622,218	2,634,638,617	1.1%	2,559,160,995	4.0%
26	28	Maybank Phils. Inc.[f]	2,573,478,954	2,267,658,337	13.5%	2,566,719,457	0.3%
27	26	ABN-Amro Bank	2,568,689,393[a]	2,792,083,448[a]	-8.0%	1,349,106,138[b]	90.4%
28	29	ING Barings	1,621,612,304	1,517,332,080	6.9%	1,237,500,000	31.0%
29	30	HSBC	1,344,882,130	1,350,000,000	-0.4%	1,350,000,000	-0.4%
30	32	Standard Chartered Bank	1,243,200,000	1,243,200,000	0.0%	1,240,000,000	0.3%
31	31	United Overseas Bank	1,177,368,683	1,340,876,182	-12.2%	1,877,302,335	-37.3%
32	33	Bank of Tokyo-Mitsubishi Ltd.	720,433,671	720,433,671	0.0%	720,433,671	0.0%
33	34	Deutsche Bank AG	625,000,000	625,000,000	0.0%	625,000,000	0.0%
34	35	Mizuho Corporate Bank[i]	601,912,599	601,912,599	0.0%	601,912,599	0.0%
35	36	Australia and New Zealand Banking Group	469,419,977	548,480,408	-14.4%	478,394,303	-1.9%
36	37	Bank of America	422,500,000	422,500,000	0.0%	422,500,000	0.0%
37	38	International Commercial Bank of China	405,434,000	405,434,000	0.0%	199,026,345	103.7%
38	39	Bangkok Bank	265,831,677	265,831,677	0.0%	265,831,677	0.0%
39	40	Korea Exchange Bank	257,000,000	257,000,000	0.0%	257,000,000	0.0%
40	41	JP Morgan Chase Bank[e]	223,753,311	242,464,021	-7.7%	236,635,321	-5.4%
41	42	Al-Amanah Islamic Bank	(274,378,720)	(263,035,244)	-4.3%	(229,102,769)	19.8%
		GRAND TOTAL Php	354,603,163,888	351,562,600,139	0.9%	333,378,399,355	6.4%

INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS OF COMMERCIAL BANKS

(3rd & 4th Qtrs 2002 and 4th Quarter 2001)

Ranking Q4	Q3	Commercial Banks	Q4 '02	Q3 '02	% Change	Q4 '01	% Change
1	1	Bank of the Philippine Islands	99,489,581,700	93,074,422,131	6.9%	90,543,710,405	9.9%
2	2	Land Bank of the Philippines	84,993,016,001	81,288,000,919	4.6%	68,328,116,663	24.4%
3	3	Metropolitan Bank & Trust Co.	70,866,833,456[g]	72,165,893,841[h]	-1.8%	80,110,900,278[h]	-11.5%
4	4	Philippine National Bank	39,470,723,800	37,632,806,619	4.9%	28,678,418,715	37.6%
5	6	China Banking Corp.	35,649,576,782	25,906,517,425	37.6%	24,662,237,992	44.6%
6	5	Citibank	35,286,987,896	31,916,858,329	10.6%	38,271,380,667	-7.8%
7	11	Banco de Oro	31,737,718,425	19,896,692,262	59.5%	14,391,858,867	120.5%
8	7	Union Bank of the Philippines	29,318,580,507	26,120,101,376	12.2%	14,097,066,545	108.0%
9	8	Development Bank of the Philippines	23,056,704,063	27,074,235,854	-14.8%	20,207,498,877	14.1%
10	10	Equitable PCI Bank	22,734,138,569	20,822,730,603	9.2%	19,600,676,880	16.0%
11	9	HSBC	21,221,239,763	22,230,970,640	-4.5%	23,063,755,709	-8.0%
12	12	Allied Banking Corporation	16,572,804,634	15,413,846,923	7.5%	15,884,702,955	4.3%
13	13	Rizal Commercial Banking Corp.	13,839,329,107	14,271,204,998	-3.0%	13,764,475,678	0.5%
14	15	United Coconut Planters Bank	13,698,785,474	11,322,441,197	21.0%	10,077,209,250	35.9%
15	14	Prudential Bank	12,668,646,327	12,425,369,135	2.0%	11,261,847,477	12.5%
16	16	Philippine Trust Co.	10,162,718,020	9,155,873,247	11.0%	6,566,561,352	54.8%
17	17	Philippine Bank of Communications	8,600,106,083	7,156,707,987	20.2%	4,479,732,178	92.0%
18	18	Security Bank Corp.	7,842,582,559	7,039,193,223	11.4%	11,991,174,628	-34.6%
19	20	International Exchange Bank	7,144,762,297	6,367,045,048	12.2%	6,535,267,823	9.3%
20	21	Bank of Commerce	7,107,552,122	5,933,570,818	19.8%	3,009,602,225	136.2%
21	22	United Overseas Bank	5,602,763,039	5,789,967,361	-3.2%	6,597,871,877	-15.1%
22	24	Chinatrust (Phils.) Comm'l Bank Corp.	4,140,017,113	3,817,167,736	8.5%	4,477,443,828	-7.5%
23	23	Standard Chartered Bank	3,560,866,259	5,251,518,424	-32.2%	8,213,166,273	-56.6%
24	26	Philippine Veterans Bank	3,346,383,259	2,697,523,193	24.1%	3,398,798,434	-1.5%
25	25	ABN-Amro Bank	3,078,744,412[a]	3,322,361,202[a]	-7.3%	95,320,338[b]	3129.9%
26	30	Australia and New Zealand Banking Group	2,729,139,678	1,301,342,681	109.7%	1,000,004,375	172.9%
27	27	Bank of America	2,284,063,349	2,229,365,928	2.5%	2,351,454,733	-2.9%
28	32	JP Morgan Chase Bank[e]	1,964,102,054	994,159,068	97.6%	941,165,244	108.7%
29	28	Export and Industry Bank[d]	1,956,079,683	2,171,002,191	-9.9%	2,920,617,252	-33.0%
30	29	East West Bank	1,855,501,069	1,806,728,200	2.7%	960,175,234	87.6%
31	31	Maybank Phils. Inc.[f]	1,206,054,451	1,046,126,933	15.3%	1,198,298,510	0.6%
32	33	ING Barings	960,534,062	942,285,968	1.9%	603,533,353	59.2%
33	36	Asia United Bank	864,676,512	538,327,195	60.6%	1,031,986,300	-16.2%
34	35	Korea Exchange Bank	649,436,158	684,023,202	-5.1%	743,653,904	-12.7%
35	34	Banco Santander Phils., Inc.[c]	555,568,661	826,694,197	-32.8%	544,709,221	2.0%
36	37	Bank of Tokyo-Mitsubishi Ltd.	524,642,522	514,672,789	1.9%	558,473,766	-6.1%
37	38	Mizuho Corporate Bank[i]	386,959,149	372,083,097	4.0%	1,857,608,909	-79.2%
38	39	Bangkok Bank	250,937,279	236,925,363	5.9%	291,173,219	-13.8%
39	40	International Commercial Bank of China	43,626,562	47,207,402	-7.6%	667,928,349	-93.7%
40	41	Al-Amanah Islamic Bank	4,101,665	14,101,665	-70.9%	13,881,982	-70.5%
41	42	Deutsche Bank AG	-	-			
		GRAND TOTAL Php	627,424,368,560	581,817,646,368	7.8%	544,042,259,429	15.3%

APPENDIX

[a] 3rd & 4th Qtrs 2002 figure=merged ABN-Amro and TA Bank

[b] "sum of ABN-Amro and TA Bank figures before merger, except NPL and ROE ratios=ABN Amro only"

"**ABN Amro**, 3Q '01: Assets=10.8B; Bonds=93M; Capital=776M; Deposits=7B; Loans=9.2B; Ropoa=27M; NPL ratio=3.58%; NPL amount=342M; ROE=6.62%"

TA Bank, 3Q '01: Assets=1.4B; Bonds=1.9M; Capital=578M; Deposits=330M; Loans=300M; Ropoa=633M; NPL ratio=95%; NPL amount=483M; ROE=-62%"

[c] **Banco Santander** total loan portfolio amount derived from its reported Dosri amount & Dosri ratio

[d] Used combined **Export Bank & Urban Bank** NPL ratio and amount; **Urban Bank** only: NPL ratio=41.31%; **Export Bank** only: NPL ratio=16.27%

[e] Formerly **Chase Manhattan Bank**

[f] **Maybank**=no ROE reported for 3Q 2001

[g] 4th qtr. 2002 figure=merged Metrobank and Globalbank

[h] "sum of Metrobank and Globalbank figures before merger, except NPL and ROE ratios=Metrobank only"

Metrobank, 3Q '02: Assets=384.5B; Bonds=65.7B; Capital=50.1B; Deposits=296.3B; Loans=154.2B; Ropoa=25B; NPL ratio=12.55%; NPL amount=21.1B; ROE=6.32%"

Globalbank, 3Q '02: Assets=47.5B; Bonds=6.4B; Capital=7.5B; Deposits=29.3B; Loans=28B; Ropoa=3.1B; NPL ratio=30.07%; NPL amount=9.3B; ROE=14%"

Metrobank, 4Q '01: Assets=386.6B; Bonds=70.4B; Capital=48.4B; Deposits=297.2B; Loans=173.1B; Ropoa=23.4B; NPL ratio=18.1%; NPL amount=33.1B; ROE=4.39%"

Globalbank, 4Q '01: Assets=59.6B; Bonds=9.7B; Capital=7.5B; Deposits=44.8B; Loans=33.7B; Ropoa=3.3B; NPL ratio=24.21%; NPL amount=9.1B; ROE=3.35%"

[i] Formerly Fuji Bank Ltd

SOURCES: Published statements of condition, BSP
Compiled by Maricar D. Tolosa, PDI Research

Banks choose to be safe, conservative in '03

From page C1

dollar-denominated Philippine debt papers.

Gov't bonds, debt papers

Banks' investment in bonds and other debt papers grew 7.8 percent to P627.42 billion in the fourth quarter from P581.82 billion in the third quarter and higher by 15.3 percent from P544.04 billion a year ago.

This year's story would be no different, according to Singson.

"Banks will remain afloat despite the odds, largely due to the huge requirement of the government for funds. Since the government is the only acceptable borrower, it had been the banks' biggest client and will continue to be so," said Abraham Co, president of Asia United Bank, a midsized lender owned by the Rebisco Group.

AUB is the 30th biggest with assets of P14.542 billion, up 13.3 percent from the third quarter while capital had been increasing steadily to P3.2 billion, higher by 2.4 percent against the previous quarter and up 12.2 percent from a year ago.

A former Citibanker, Co explained that lack of demand among private sector borrowers led banks to shift to consumer-based products like credit cards, housing and auto loans.

"The problem is that consumers for these businesses are shrinking because the middle-class market is getting smaller as the population grows and outpaces economic growth. Eventually, we would have a smaller middle class and so the consumer-based business would also go down," he noted.

Cesar Virata, vice chair of Rizal Commercial Banking Corp. and president of the Bankers Association of the Philippines, said the implementing rules and regulations of the SPV was crucial to start getting things done. Otherwise, the law would be of very little use.

The law providing tax incentives to SPVs or asset management companies is seen to reduce by at least a third the financial sector's P700 billion worth of bad loans and acquired assets. This huge amount of idle assets included those held by the Social Security System and the Government Service Insurance System.

Of the P700 billion, the banking sector accounts for P260.995 billion in bad loans as of the fourth quarter of 2002, down from P261.99 billion in the previous three-month period.

Most banks registered much lower non-performing loan ratios in the fourth quarter compared to the previous quarter due to a 3.16 percent increase in total loans to P1.63 trillion against P1.58 trillion in the third quarter.

With a 23.55-percent increase in total loan portfolio to P15.3 billion, Export Industry Bank pulled down its NPL ratio to 16.95 percent in the fourth quarter from 26.74 percent during the previous three-month period. Equitable PCI Bank also increased by 5.12 percent to P151.94 billion its total loans, thus paring down its bad loans ratio to 16.5 percent from 18.43 percent.

Both lenders also managed to bring down their NPLs.

While largely artificial, most commercial banks were able to reduce their bad loans starting in September when the BSP eased the computation of NPLs and allowed lenders to take out loans they had written off. The central bank estimated that about P30 billion worth of loans earlier classified as NPLs were already written off, which meant banks have carried the burden of the losses in their books.

The more significant improvement in the banks' books, according to Buenaventura, would happen in the coming months as each lender tries to take advantage of the limited period provided by the SPV to sell their bad loans and assets at the best price.

Asset management companies ask for a 70 to 80 percent discount in taking out the problematic assets, but with the incentives provided by the law, Buenaventura said the pricing should improve in favor of the banks.

Banks have started serious talks, mostly with foreign-led SPVs. Land Bank of the Philippines said it would sell about P20 billion in soured loans and seized assets from now until the third quarter to reduce further its NPL of P26.72 billion or 21.91 percent of total loans, down from 22.8 percent in July to September.

As banks tackle the disposal of their problematic loans and idle assets, the impact of the NPL burden on capital is also being revisited. Most banks, Buenaventura said, would likely take a two-pronged approach to the NPL problem and time the sale with the move to increase capital mostly through the tier-two scheme.

Banks' capital, as of the fourth quarter, barely improved to P354.6 billion from P351.56 billion in the previous quarter. The need for lenders, particularly those hobbled with huge NPLs to increase capital, is an issue that the central bank will reinforce this year, according to Buenaventura.

Tier-two capital

The most common form of tier-two capital is the issuance of long-term bonds that could be converted into equity upon maturity.

This is the reason, according to the BSP chief, why Equitable PCI Bank had put on hold its plan to sell $200 million worth of 10-year papers and P6 billion of five-year tier-two notes.

A boost to Philippine National Bank's financial health is the conversion of close to P8 billion of its debts to the government into equity. As a result, PNB's capital rose 66.2 percent to P23.84 billion from P14.34 billion in the third quarter.

This move helped sustain the bank's finances while bad loans of P44.94 billion, although down from P48.9 billion, continued to hamper its operations.

The same could not be said for sequestered United Coconut Planters' Bank. As its NPL remained substantial at P20.08 billion or 39.11 percent of total loans, the bank's capital had dropped by 21.2 percent to P2.86 billion as of the fourth quarter from P3.62 billion the previous quarter and down 50.6 percent from P5.78 billion a year ago.

UCPB's return-on-equity, as a result, continued to plunge to a negative 68.78 percent from a negative 66.18 percent in July to September and from a negative 41.59 percent a year ago. PNB also registered a negative return-on-equity since 2001 but the level had been declining from 48 percent to 19 percent in the third quarter and 11 percent in the fourth quarter of 2002.

While still a big lender in terms of assets, UCPB had dropped to 12th place from 10th as it awaited the resolution of the coconut levy issue that had been pending for more than 15 years.

Plans to sell the bank have been brought up but while ownership remained unresolved, no buyer would part with substantial funds to invest in UCPB.

Others in the tier-two block are RCBC. Bank president Valentin Araneta said the bank planned to sell $100 million or its peso equivalent worth of 10-year tier-two bonds within the first semester to boost capital and finance expansion.

The Yuchengco-owned bank is steady at the seventh spot in terms of assets with P156.24 billion, up 5 percent from P148.77 billion in the third quarter. The bank's deposits grew 3.5 percent to P101.4 billion while NPL ratio inched down to 16.2 percent.

Another taipan-owned lender, Allied Banking Corp. dropped to 11th place from ninth even as assets went up 1.9 percent to P103.889 billion and up 10.3 percent from the previous year.

The bank controlled by Lucio Tan was pushed lower by two Henry Sy-owned lenders. Banco de Oro took the ninth place from 11th while China Banking Corp. took the 10th spot from 12th.

Banco de Oro's deposits rose 29.2 percent to P90.95 billion from P70.4 billion in the third quarter and up 66.1 percent from P54.75 billion a year ago.

Its investments in bonds and other debt papers increased 59.5 percent to P31.74 billion from P19.9 billion and higher by 120.5 percent from P14.39 billion a year ago.

Banco de Oro's plan to sell $20 million worth of tier-two notes to International Finance Corp. had been approved by monetary authorities. Unlike most tier-two notes that are long-term in nature, the bonds to be sold by BDO to IFC could be converted into equity after two years.

Despite Banco de Oro's improving numbers, bank president Nestor Tan would rather stay cautious.

"We cannot foresee external events beyond our control. If it was just the local situation, then we are more comfortable. It is wiser to be on the conservative side, to be careful," advised Tan.

Dirty-money watchdog braces for very tough job

From page C4

tablishment of our infrastructure, both financial and technical.

Q: When do you think will this be in place?

A: We are hoping that we will be able to accomplish this within the year and right now, we are being assisted by the Asian Development Bank and other donor agencies.

Q: Have you won any case so far?

A: The truth is all the cases are still pending considering that the anti-money laundering law is new. We have to be practical about this, we still are learning. But I can assure you the people in the AMLC secretariat are being continuously trained.

We coordinate with the Department of Justice, the NBI (National Bureau of Investigation) and Philippine National Police, the Immigration, Interpol and the other financial intelligence units worldwide.

We have hired more than 30 people and we are still in the process of hiring more. From scratch, we now have this compliance and investigation unit. Our only constraint is that we have to hire people from the three agencies—the BSP, Securities and Exchange Commission and Insurance Commission.

Another constraint or problem that we have is that under the law, when it comes to civil forfeiture and other remedial proceedings we can only rely on the Office of the Solicitor General. We know that the OSG solicitors are overworked. It has a heavy workload so we cannot just tell the OSG to hurry up and concentrate on our cases.

Q: What do you think is the impact of the AMLC on the society and the financial system?

A: We believe that it has a stabilizing and reassuring effect on the society, in general, and on the financial system, in particular. Right now our people are assured that they have a watchdog to fight money laundering and to check on the financing of terrorists. Our banks and other financial institutions and even insurance companies and those under the supervision of the SEC are now very much aware that the AMLC is watching them, telling them that they should not assist wittingly or unwittingly criminals or money launderers. They should know who their customers are, that they should properly identify them, they should keep their records for a certain period of time and they should report suspicious and covered transactions to the Anti-Money Laundering Council. This is part of good corporate governance.

And now that our people are becoming increasingly aware of the role of the Anti-Money Laundering Council, they now know where to run to when they are victimized by perpetrators of unlawful activity and by money launderers. That is why the council, in the process of exercising its authority to freeze, has managed to help a lot of victims of investment scams.

I won't mention to you the name of the corporation or the banks involved. The council managed to freeze a big amount the corporation in question has been keeping in banks and that's very good for the victims of that company who were able to recover some if not the entire amount of their investments. In essence, the AMLC is discharging its functions and is playing a vital role in stabilizing the Philippine economy and the financial system. And we can also show the whole world that the Philippines will not be a haven for perpetrators of money laundering activities and other lawless elements.

HSBC's child of globalization ...

From page C4

1980 and to Hongkong Bank in 1982, where he began as a finance director of the group's property company for three years.

He became heavily involved in information technology until 1991. For two years afterwards, he led Hongkong Bank's product development team worldwide.

From 1993 to 1997, he was senior manager for banking services. He also spent directing bank acquisition planning in Japan, Korea and Thailand. At the same time, as director of Mondex, he contributed to the development of electronic money as a means of paying through the Internet, supporting HSBC offices in 20 countries in the Asia-Pacific.

He took on the responsibility of being Brunei chief executive in February 2000 before coming to the Philippines late last year.

Open-house policy

Manning has embarked on a program to get to know every one of HSBC's close to a thousand employees in the Philippines. In line with this, he maintains an "open-house" policy where anyone of his employees can come to his house to have dinner.

He also goes out with a personal computer and personally gives stand-up quarterly Powerpoint presentations to every single member of his staff.

"Everybody gets a visit. Everybody can come to the home. We have 972 staff, but I intend to know them because if they know me, when I do actually get up and speak, it's not, 'Oh, the CEO.' It's 'Warner,' and hopefully they'll listen," he explained.

Manning likes to get everybody to work very closely on performance indicators and to ensure that they all know where the bank is heading.

"There has to be a line of sight between the strategy and the results," he said. "If you are a frontline teller, you have goals and measures and targets that relate right back to the core area figures. Everybody is aligned to what they need to be doing."

In the pipeline

Going forward, Manning hopes to further develop HSBC's treasury and investment banking businesses.

He hopes to do more business with the government, primarily in the area of debt management, where HSBC has played a key role in coming up with well-executed and innovative deals.

"We hope to do that kind of work for the government because, with our international network, we can sell the Philippines," he said.

Manning is also seeking to enhance incentive schemes, so that if his staff shows greater performance, they will get a greater salary.

On the personal or consumer banking business, where HSBC has been investing heavily, Manning says he has some initiatives in the pipeline.

"I've brought in new ideas, tricks from my old job tricks," he said.

"The main changes are going to be to provide the frontline staff a lot more sales prompts to help them identify individuals' requirements and sell them and integrate that with incentive schemes in a different way," he said. "So you can create a whole series of campaigns that means something to the individual sales person at the front of the customer service representative or the telephone service representative."

With his expertise, Manning appears fully prepared to make Filipino customers fully understand the meaning behind HSBC's slogan, the world's local bank.

Go for $-linked bonds, T-bills for stability, bankers say

From page C1

there would be lesser risks but if one is willing to take more risks, he can go for commercial papers. I think some banks offer commercial papers that have a low minimum of P100,000. But of course, if the yields are higher, the risk is also higher, like if the issuing company defaults on its commitment to pay.

Looking for the best investment venue depends on the investor, on how long can he wait for returns on his investments and on how much risk he is willing to take.

If you have money to invest, you have to plan your investments according to your need. For example, there is money that you need in five years' time that you can put in a long-term investment. Then there is money that you will need in a shorter time, you go for those that may give yields in 30, 60, 90 days or one year.

In investing your money, you can ask yourself the following: Do I want something that will give me higher returns? Do I want peace of mind? Do I want something in between? Then aside from the terms, also look at the risk factor so that at the end of the day you know you decided really well.

The peso-dollar rate moves steadily, that's why the Bureau of Treasury came up with a product, the dollar-linked peso loans, and its minimum is P100,000. A lot of banks bought it already but I'm not sure if the mechanism is there already to sell it to clients. But in our (Bank of Commerce) case, we are seriously looking into it.

If you want to invest in dollars, you may buy dollar-linked notes.

Michael Joseph Delfino
senior assistant manager, treasury group
China Banking Corp.

"If an investor has P100,000, a good option is to put it in traditional investment outlets, like time deposit. Right now, a time deposit bears an interest rate of 4.375 percent per annum and it gives more security to the investor.

But one thing the money holder should be aware of is that investments in time deposits are subject to documentary stamp tax equivalent to 30 centavos for every P200.

Another option is government securities. There is a wide array of government securities to choose from. We have the 91-day treasury bill that gives a 5.672-percent interest, the 182-day T-bill that bears 6.6-percent interest and the 364-day T-bill that yields a 7.6-percent interest.

Putting one's investment on what type of T-bill depends on how long an investor is willing to let his money grow considering that as maturity takes longer, interest rates go higher.

An investor can also opt to put his money in various fixed-rate treasury notes, depending on the rate the investor wants to go for and on the length of time he is willing to wait for the returns on his investment.

For one-month treasury notes, the current rate is 6.9 percent; for three-month it's at 7.3 percent; six-month, 7.75 percent; one-year, 8.7 percent; two-year, 9.65 percent; three-year, 10.8 percent; four-year, 11.75 percent; five-year 12.2 percent; seven-year, 12.8 percent; 10-year, 13.05 percent; and 25-year, 14.85."

Joseph Justiniano
collection, asset recovery and disposal sector head
International Exchange Bank

"If one has P100,000, he should first make sure that his money would be invested in something secure, where one could earn interest but at the same time keep his money safe. My advice would be for him to first find a stable bank where he can put his money in.

The best choice I could give for investment is time deposit. Considering the instability these days, a good option is to invest one's money in something that offers stability.

Currently, the banking industry's average interest rate on time deposits is between 5 and 6 percent per annum. Compared with other investment outlets, depositing in a bank earns minimal interests, but what gives it a premium is the service and stability.

There is now more flexibility in time deposits, it can be both for short- and long-term investment.

Treasury bills are also a good investment option although they are not usually advisable for an amount as low as 100,000.

Investing in T-bills is best for bigger amounts, say over a million pesos.

If one opts for a long-term investment, he may avail himself of the double-your-deposit scheme of I-bank. With this product, a depositor will be able to double his money in five years. If one has 100,000 and he is willing to wait for five years, he can double his investment with this product."

Rolando Avante
senior vice president-treasurer
Chinatrust (Phils.) Commercial Banking Corp.

"A hundred thousand pesos will give an investor a small return. What is more advisable is to start with at least half a million pesos.

If one has P500,000, he may invest in dollar-linked promissory notes (DLPN) because it can give an investor both an interest rate that is comparable to the existing market level, which is about 6-percent net, and have a three-year maturity.

The DLPN is a good investment since it allows investors to hedge the perceived weakness of the peso versus the US dollar. It also gives the buyer an opportunity for his investment to earn in accordance with the development in the exchange rate.

Then, for those who prefer more liquidity and less risk and who want to get the returns on their investments in a short term, they may opt for the regular 30-day placements with banks, like what Chinatrust offers, given the uncertainty with regard to interest rates and the global condition.

Placements in these products give an investor a range of 5- to 6-percent gross per annum.

If one allows for more risk, I recommend investments in dollar-link promissory notes, and for those who do not want to expose his investments to market risks, the usual 30-day placement is a good option."

Dirty-money watchdog braces for very tough job

AQUINO

JOAN BONDOC

VICENTE Aquino is the executive director of the country's Anti-Money Laundering Council. He carries the burden of proving to the world that the Philippines is not and will never be a haven for money launderers.

His background speaks of his long experience in investigating financial wrong-doings. Before joining the AMLC, Aquino was director of the Bangko Sentral ng Pilipinas' office of special investigation.

After earning his law degree from Manuel Quezon University in 1979, Aquino started as a special counsel in the fiscal's office of the City of Manila and then became trial fiscal of the Metropolitan and Regional Trial Courts.

He worked as manager of the bank fraud investigation and litigation group of Security Bank from 1983 to 1987 and then as corporate secretary of the Finaman group for several years. He joined the BSP in 1993.

Aquino reported that as of Jan. 20 this year, a total of 40 freeze orders were issued by the AMLC involving 313 bank accounts worth P828.99 million.

There are at present 28 AMLC cases pending with various courts, 22 of which are with the Court of Appeals. Of these, nine are estafa or swindling cases while another nine involve violations of the Securities Regulation Code.

Aquino's job to go after criminal elements requires the help of Congress, which may or may not pass by Feb. 12 certain amendments to the Anti-Money Laundering Act called for by the Paris-based Financial Action Task Force. The FATF, an international anti-money laundering watchdog backed by the world's most industrialized nations, has required certain amendments to the AMLA. The task force wants local bank regulators authorized to examine bank accounts without prior court order. It also seeks the lowering of the threshold amount to trigger mandatory reporting of banking transactions to $10,000 or roughly P500,000, from P4 million as prescribed by the AMLA.

In a recent interview, Aquino discussed with Inquirer *Banking Quarterly's Elena R. Torrijos the workings and expectations of AMLC.*

Question: What are the sanctions and countermeasures that may be imposed on the Philippines if it fails to enact the necessary amendments to the AMLA as required by FATF?

Answer: Without the amendments, the FATF could impose the following sanctions and countermeasures against the Philippines: Stringent requirements in identifying clients; enhanced reporting mechanisms for financial transactions and the tightening of the criteria in approving the establishment of subsidiaries, branches or representative offices of banks originating from FATF member-countries. Governments of FATF member-countries may prohibit their banks from dealing with Philippine banks and may even order the closure of branches of Philippine banks and other financial institutions operating in their jurisdictions.

These sanctions will delay the processing of money remittances of overseas Filipino workers, financial and other trade-related transactions of Philippine importers and exporters, banks and other domestic business entities. Analysts estimate that the Philippines may lose close to P20 million a day due to delay in remittances.

Q: What does the Anti-Money Laundering Council do? How does it work?

A: The council is a policy-making body and it discharges its functions on a day-to-day basis. All of the decisions of the council must be unanimous. The secretariat through the executive director recommends to the council the particular course of action to take. One of the functions of the council is to require and receive transaction reports from covered institutions. It can initiate investigations of suspected money-laundering cases. It can also tap the services or enlist the assistance of other government agencies including government owned or controlled corporations in the investigation and prosecution of money laundering offenses. This will enable us to use the manpower, funds, equipment of other government agencies in order to effectively discharge its functions as the financial intelligence unit of the country.

It can also issue orders freezing accounts, bank deposits, investments or other property that are found involved in unlawful activities or money laundering. There is no need for a court order to be able to freeze these accounts that can be proven through investigation to constitute dirty money.

Q: What are these unlawful activities?

A: These unlawful activities are enumerated in the AML law. We have 14 categories of unlawful activities under the anti-money laundering law and any property or money coming from these activities is subject to investigation and prosecution for money laundering. The subject money or property may be frozen or forfeited in favor of the government.

Q: How do you get information on transactions involving money that have been transmitted to other countries?

A: The council coordinates with other jurisdictions on the transnational investigation and prosecution of money laundering offenses. Because money laundering is a transnational crime, we have to exchange information with other jurisdictions with respect to the commission of money laundering offenses to make it easier for all jurisdictions to prosecute criminals and money launderers.

In addition to these functions, the council can examine bank deposits or investments but at present, we need a court order to do this. We have requested Congress for authority to examine bank deposits without any court order through an amendment to the AMLA.

Q: Are your operations hampered by having to get the court order in order to look into questionable bank accounts?

A: Very much. This is the biggest stumbling block in our effort to have an effective anti-money laundering regime in the Philippines. Just imagine, the AMLC has the authority to freeze dirty money and have it confiscated but how could we freeze the proceeds of an unlawful activity if the council does have the authority to examine accounts or related web of accounts suspected to be dirty money? Just consider the case of a tax scam, which came out in the papers. We managed to freeze quite a big amount but not the entire amount involved in the scam. Had the council been authorized by law to open other accounts suspected to be the repository of the proceeds of this tax scam, we could have frozen a bigger sum or even the full amount involved in the scam before those involved were able to transfer their money else where. Because of the present system, the money was gone even before we got the court order.

Q: Are the courts efficient in acting on petitions for such orders?

A: Based on my experience as a private practitioner before, the process of getting a court order takes time especially if the lawyers of the respondents would question all the actions of the council. By the time we are able to discover the account where the dirty money is deposited, the depositor is already alerted and by the time we get the order to open that account, the money is already gone.

The need for a court order is obstructing the smooth flow of the anti-money laundering operations of the council. If we freeze an account today, we have to notify the depositor about the freezing of his account. Suppose that is the only account that we know based on the reports we received, we will not be able to ask other banks if they and their branches have accounts of the same depositor and the details of these accounts, if any. If we have that authority without going to court then even before we freeze an account, we will already know all the accounts of the suspects. That is what we badly need now. The authority to freeze should be complemented and supplemented by an authority to open these bank accounts without a court order.

Q: Is the Philippines the only country whose regulator is not authorized to look into questionable bank accounts without a court order?

A: Almost all jurisdictions worldwide have their regulators, their central banks and/or their financial intelligence units like the AMLC armed with the power to look into questionable accounts without a court order. They have almost unlimited access to these bank accounts or deposits making them effective. Thailand, for example, has a very effective anti-money laundering office. It's more powerful than their central bank. It can ask a bank anytime to produce the records of suspected money launderers.

Q: What are the other difficulties that you are experiencing in your operations?

A: Right now we have a very high threshold at P4 million, roughly about $80,000. This means that only accounts involving P4 million or more are to be reported to the council. The international threshold is $10,000. Australia has a lower threshold of $5,000. The Philippines has P4 million and we are seeking to have this reduced from P4 million to P500,000, equivalent to $10,000. Japan has this threshold of $10,000.

We have to lower our threshold not only because that's what the FATF wants but also because that is what we need. At this initial stage, we have to establish a database infrastructure where we can store all information and data that we need and which we can use for future purposes. For example, if we have a high threshold of say P4 million, all the money launderers have to do is to break their money and open several accounts in several banks. If only these banks are required to submit reports to the council, we will know which ones are maintaining several accounts and we can start from there.

Q: I understand that one of the problems of the council is that even if the banks are supposed to report suspicious transactions, they have not been submitting many. Is that right?

A: Under the anti-money laundering law, banks and covered institutions are not obligated to submit to the council suspicious transaction reports, only covered transaction reports. And these covered transactions involve P4 million or more.

Q: If a bank does not submit a covered transaction report to the council what will the council do?

A: If it is a suspicious transaction it has to be reported by the bank to the anti money laundering council. That requirement is mandated not by the Anti-Money Laundering law but by the implementing rules and regulations of the law as well as pertinent Bangko Sentral ng Pilipinas circulars. There have been banks that are complying. There are banks that have determined that certain transactions are suspicious and they have filed reports with the anti-money laundering council. I would say that banks are cooperating in connection with the filing of suspicious transaction reports.

Q: What is the profile of the laundering cases you have filed so far?

A: Many of these involve violations of the Securities Regulation Code. There are some kidnapping cases.

Q: What happens after you freeze an account? What happens to the money?

A: Assuming a particular account or the money in that account has been ordered frozen by the council, we accord due process to the depositor by requiring him to submit a verified explanation why the freeze order should be lifted. The council has to dispose of that within 72 hours. The freeze order has a lifetime of only 15 days. The council has to get an extension from the court if we want it to stay longer.

In order to get evidence to support our money laundering case against the respondent or the depositor, we go to court for an order that will allow us to open these bank accounts and follow the paper trail. That we are doing now.

The other obstacle here is the Court of Appeals had issued two conflicting decisions regarding the extension of a freeze order. It is the contention of the AMLC through its counsel, the Office of the Solicitor General, that only the Court of Appeals has the authority or jurisdiction to extend the freeze order. Now there was this one division of the Court of Appeals, which agreed with us that only the Court of Appeals could extend the freeze order. However, there was another division of the same court that ruled otherwise, that it's the regional trial court that has jurisdiction over this petition to extend a freeze order. So what the council did through the OSG was to elevate the matter to the Supreme Court where it is now pending. So in the proposed amendments we have asked Congress to amend the law to categorically state that it is the Court of Appeals that has the authority to extend the freeze.

Q: What other amendments are you asking Congress to pass?

A: We are now requesting Congress to require covered institutions to submit suspicious transaction reports, regardless of the amount involved. We have to do this because the FATF told us it had to be in the law not only in the IRR and BSP circulars.

Q: Does the council have the resources to handle what will likely be a deluge of covered transaction reports?

A: Yes. We are anticipating that we will be swamped with these mandatory or covered transaction reports. We are preparing for this now even before this proposed amendments were approved. We are now in the process of setting up our database and the infrastructure we need. We are assisted by consultants, both domestic and foreign. We have an IT consultant and it has just submitted to us a blueprint for a suspicious transaction monitoring system.

Thailand has offered to help us set up a database infrastructure because it was able to do this with the help of Australia and the US. Right now the system and infrastructure in Thailand are functioning very smoothly.

When we visited them in November last year, we were shown their IT facilities and we were impressed because from the time a person passes through the immigration in their airport, information about him is already fed into the AMLO computers. We want to adopt the advantages we can derive from the Thai model. It's very sophisticated, it's very fast. We tested that (AMLO system) and we gave our names. Our names were reflected there (in the system) and they showed us how much dollars were released, how much bhat was purchased, the date and time of our arrival and the date and time of our departure. Thailand, Australia, the US and even the European Union have offered assistance in the es-

TITLE/C3

HSBC's child of globalization set on 'selling' the Philippines

By Elena R. Torrijos

WARNER Manning may be called a child of globalization. An Englishman born in South Africa, raised in the Caribbean and who recently moved from Brunei to the Philippines to assume the post of HSBC Corp.'s country manager here, Manning likes the fact that his job allows him to work in various places around the world.

"The fun in working in different countries is understanding the differences and similarities," he told the Inquirer.

In the Philippines for two months now, Manning has started to understand the Filipino culture and plans to use his insights in building HSBC's already formidable position as a foreign bank locally to an even more heavyweight standing.

"I've worked in practically every country either on project work or for a particular period of time. I came from a Muslim environment to a Christian environment. There are huge differences, and there are very big similarities. Brunei essentially is Malay, but the people there are very sensitive in the same way Filipinos are," Manning said.

"The management style for this is you lead by example. You don't lead by scolding people. You can scold people in the UK, 'You bad boy, you shouldn't have done that.' But if you do that in certain countries in Asia, they don't understand the difference between when I'm talking as a professional and when I'm talking as a friend," he said.

Filipinos have great service potentials that can easily be tapped, he said, recalling that when going to Australia on Dec. 22, a Filipino customs officer recognized it was his birthday the next day and greeted him.

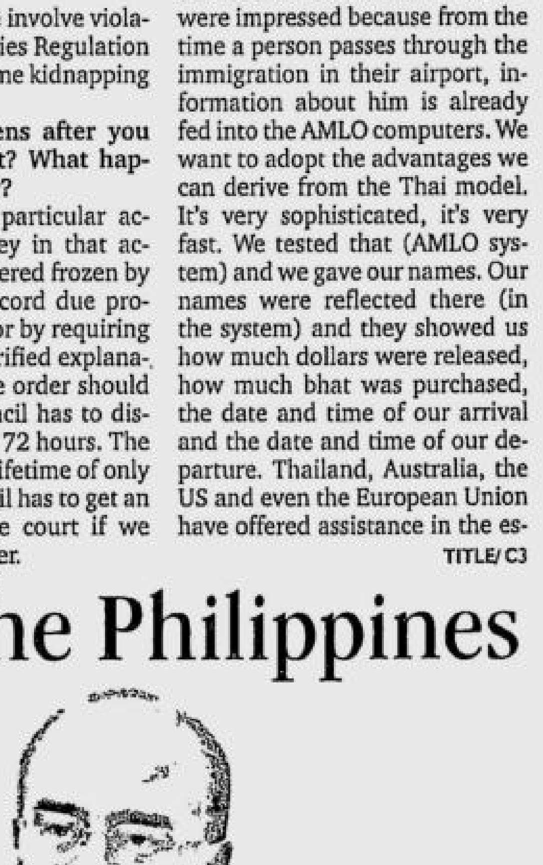
"Now, I thought I just walked out of immigration here. If I were in the UK, no way it would happen; in Cantonese-speaking Hong Kong, not a hope. There's just something great about the different cultures that exist in Asia, and they all have their different unique strengths," he said.

Roots

Indeed, Manning—married with three grown-up children—can draw a wealth of experience from his experience in different areas of banking and finance across dozens of countries.

Manning began his career as an accountant after graduating with an honors degree in business management in 1976. His experience with KPMG brought him to Hong Kong in

HSBC'S/C3



MANNING: There has to be a line of sight between the strategy and the results.

JIM GUIAO PUNZALAN

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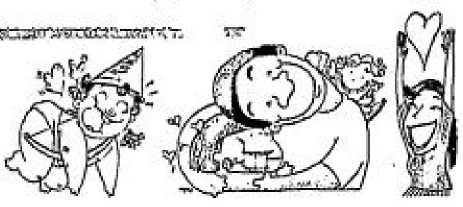

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What's *love* got 2 do with it?

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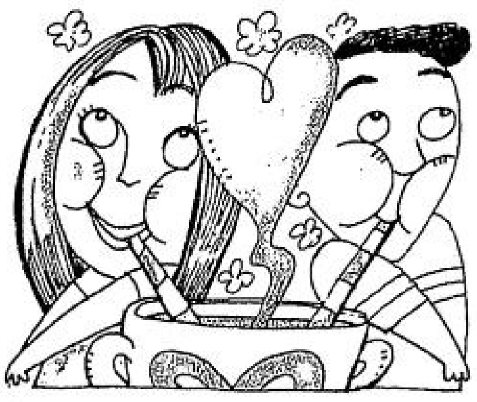

I switch on my mobile phone

Simply feel the color of love.

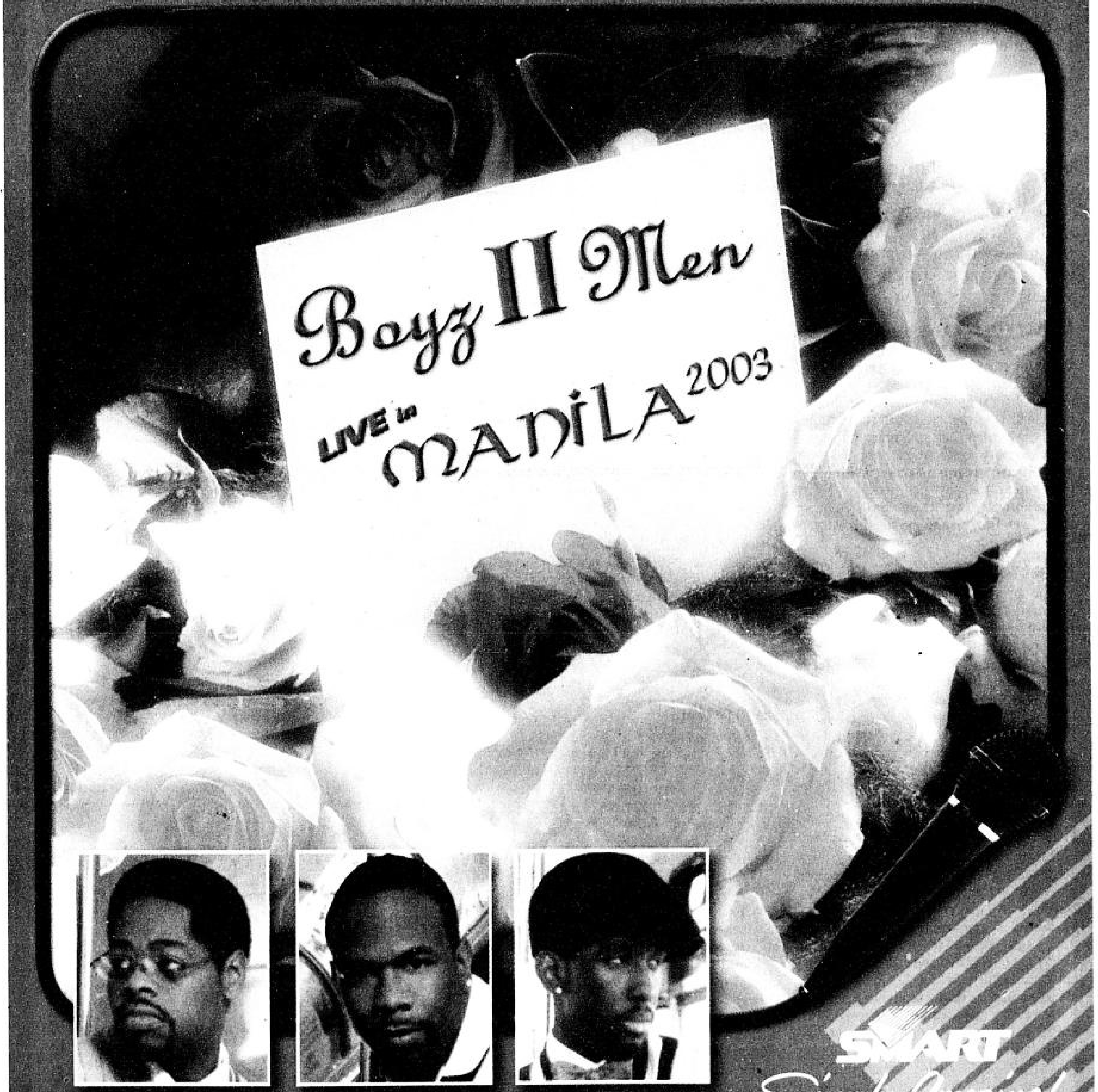

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ILLUSTRATION: STEPH BRAVO

Deconstructing Valentine's Day

By Catherine Young
2bU! Correspondent

With only a few more turns of the clock before the day of love, we have been bombarded with symbols of hearts, flowers, and sugar-filled treats. We are mesmerized by all the shades of red and pink, urged to buy something—anything—for our significant other, nonexistent or otherwise.

Lottery of love

Although trends change, the symbols of Valentine's Day have remained constant. We see the same colors and objects.

The exact origins of Valentine's Day are not clear. One theory is that it originated from the Roman Feast of Lupercalia, an ancient fertility celebration that honored Juno. Held on Feb. 14, women would write love letters and put them in a large urn. Like a lottery of love, the men would pick a letter from the urn and pursue the woman, its author.

Heart to yours

One of the universally acknowledged Valentine's Day symbols is the heart. At this time of the year, people try to attach them to food products. We get heart-shaped donuts, sweets and even pizzas. It takes the saying "The way to a man's heart is through his stomach" to a whole new level, only this time there is no gender distinction. Believed to be the source of all emotions in ancient times, the heart was depicted as a round symmetrical object, the result of our ancestors' attempts to draw an organ they had never seen.

Rose-colored glasses

During this time of the year, we practically see the world through rose-colored glasses or at least the world becomes rose-colored through our glasses. Every business establishment sports shades of red and pink paint. The colors are chosen not so much for decorative purposes as for psychological effects. A teacher once told us about a study on colors. Bodybuilders were asked to lift a certain amount of weight in a red room then a pink room. They were able to lift large amounts of weight in the red room, they could not do the same in the pink room. The pink color appeared to weaken the viewer. It seems to make sense. We associate red with passion and strong emotions, and pink with sweetness and submission.

> We see the world through rose-colored glasses or at least the world becomes rose-colored through our glasses

Hugs and XXXs

The letter "X", which already has different meanings, is also used to represent a kiss. I used to think that this was because the kisser's lips, when puckered and seen from the kissee's point of view, did somewhat resemble a cross. Apparently, the use of the letter started with the Medieval practice of allowing those who could not write to sign documents with an "X." In front of witnesses, the person would place a kiss on the "X" to show his sincerity. At any rate, it is definitely more convenient to write Xs in your letters instead of drawing anatomically incorrect lips.

Rose overkill

For love, flowers will always be picked, dyed, pressed, frozen and refrigerated. Roses, supposedly the favorite flowers of the goddess Venus, are particularly over-hyped and stereotyped. White roses supposedly signify true love and purity of mind. Red ones are for love and passion. Yellow represents friendship. Black means farewell.

Snails and fish eggs

While we give ourselves permission to indulge in sweets and junk food, some also find it necessary to commemorate the day with snails on a silver platter. Caviar, escargot and other unpronounceable exotic dishes take center stage at this time of year. It seems to be a ritual analogous to the way of the peacocks—the males strut with their plumage and the females pick their mates. In our case, slimy little critters and eggs stand for the feathers.

Although these things and more usually come to mind when we think of Valentine's Day, we must not lose sight of what they ultimately represent: friendship and love.

TRIVIA QUIZ

How well do you know Valentine's Day?

ILLUSTRATION: STEPH BRAVO

By Anne Rose A. Elicaño
2bU! Correspondent

1. WHAT do romance, flowers and dining out have to do with the martyrdom of St. Valentine?

a. He died for love.

b. He was martyred on the same day as a pagan festival of love.

c. He held secret wedding ceremonies against the order of a Roman emperor.

d. Nothing. Valentine's Day is the offshoot of an evil marketing ploy to get people to spend on expensive love tokens on Feb. 14.

Answer: B and C. There are actually eight St. Valentines in the Church's official record. One of them was thrown in prison for secretly marrying couples. At that time, the emperor cancelled all scheduled marriages because he was trying to raise an army. Another St. Valentine died on Feb. 14, AD 269. This coincided with a Roman festival of love, where young men and women were paired for the festival (or longer, if romance bloomed) by drawing names from an urn. Yes, dating games also have their roots in antiquity.

2. What is the cheapest price of a bouquet of 12 long-stemmed red roses bought on Feb. 14 in Manila?

a. P100.

b. P350.

c. P1,200.

d. P 3,500.

Answer: B. If you're a little tight on cash but still want to give your special someone the traditional red rose shebang on Valentine, go to the wet market. A bouquet of roses worth P350 may not be the best but it's the thought that counts. Another alternative is to plant roses. You'll be able to harvest them on Feb 14, 2004.

3. Who was Cupid in love with?

a. Aphrodite

b. Venus

c. Isolde

d. Psyche

Answer: D. Cupid, although commonly depicted as a cherubic little boy, actually takes the form of a young man in Roman mythology. One day, he accidentally pricks himself with one of his arrows and sees Psyche. He falls in love and weds the beautiful mortal princess. Their romance, however, is as doomed as most bonds between gods and humans are.

4. Which famous inventor applied for his patent on Valentine's Day in 1876?

a. Alexander Flemming

b. Alexander Graham Bell

c. Albert Einstein

d. Orville Wright

Answer: B. Alexander Graham Bell applied for a patent on an "improvement in telegraphy," otherwise known as the telephone. A century later, this invention would play a major role in many budding romances and sustain long distance relationships.

5. In the Victorian Age, what was considered the surest way to curse a Valentine's Day card?

a. signing it with your name

b. kissing it for good luck

c. making it yourself

d. enclosing a picture

Answer: A. The Victorian Age was known as the "golden age of Valentine." Victorian Valentine cards were elaborately crafted as a way of celebrating romanticism. Unusual items went into the making of this card: tiny shells, gems, satin, glazed paper, and even human hair. However, the superstitious believed that signing it with the sender's name would cause bad luck on the courtship.

6. To whom are 1,000 letters addressed to on Feb. 14 in Verona, Italy?

a. the mayor

b. the love advice columnist of the Verona Times

c. Juliet Capulet

d. Isabela Rosellini

Answer: C. She may be dead and fictitious, but this does not discourage lovers of all races and ages from asking for her advice. The Verona City Counsel has appointed certain citizens to answer these letters to the fair Juliet. Sometimes, they hold citywide letter-writing contests to reply to the letters.

7. Which of these celebrities got married on Feb. 14?

a. Elton John and Renate Blauel

b. Meg Ryan and Dennis Quaid

c. Prince (The Artist) and Mayte Garcia

d. Sharon Stone and Phil Bronstein

Answer: All of the above. For all couples celebrating their anniversaries on Feb. 14, don't cringe at the cheesy-ness of the affair. You're in good company. Never mind that most of these celebrity pairs have broken up.

8. What do the "X"s beside a signature in a letter mean?

a. I hate you

b. Hugs

c. Kisses

d. Take care

Answer: C. The early Christians put an "X" ("X" is the first letter of Xristos or Christ) after their names to emphasize their sincerity. They kissed the document like they would kiss the Bible as an act of good faith. As time passed, the "X" lost its religious connotations and solely represented the kiss.

Source: www. corsinet.com and "Mushy! The Complete Book of Valentine Words" by Linda Barber

E-mail the author at elicano_ar@yahoo.com

Books on love

HERE comes Valentine with all the sweet expressions—roses are red, chocolates are sweet and many more terms of endearment. But sometimes, it is refreshing to give more than the traditional gifts of flowers and confectionery. A heartwarming Valentine present can be in the form of books.

Books stay with us, long after the flower's tender petals have lost all fragrance or the Perugina selection box has been thrown into the trash can. Sentiments written on paper linger even after all the words have been verbal. Books speak to us and remain our companions for life.

For the whole month of February, OMF Literature Inc. features books on this wonderful thing we all call love. Selections explore the broad spectrum of human relationships, including singles' issues on dating and courtship, women's sentiments, couples in love and family living. Consider the following titles: "Passion and Purity," "Keep a Quiet Heart" and "Quest for Love" by Elisabeth Elliot; "Romantic Love" and "Complete Marriage and Family Home Reference Guide" by Dr. James Dobson; "The Act of Marriage" by Tim and Beverly LaHaye; "Five Signs of a Loving Family" by Gary Chapman; "Connecting: 52 Guidelines for Making Marriage Work" by Harold Sala; "Created for a Purpose" by Darlene Sala; "Love and Courtship" by Evelyn Miranda-Feliciano; "Heart to Heart Conversations on Love" and "To Have and To Hold" by William Girao; and "I Kissed Dating Goodbye" and "Boy Meets Girl" by Joshua Harris.

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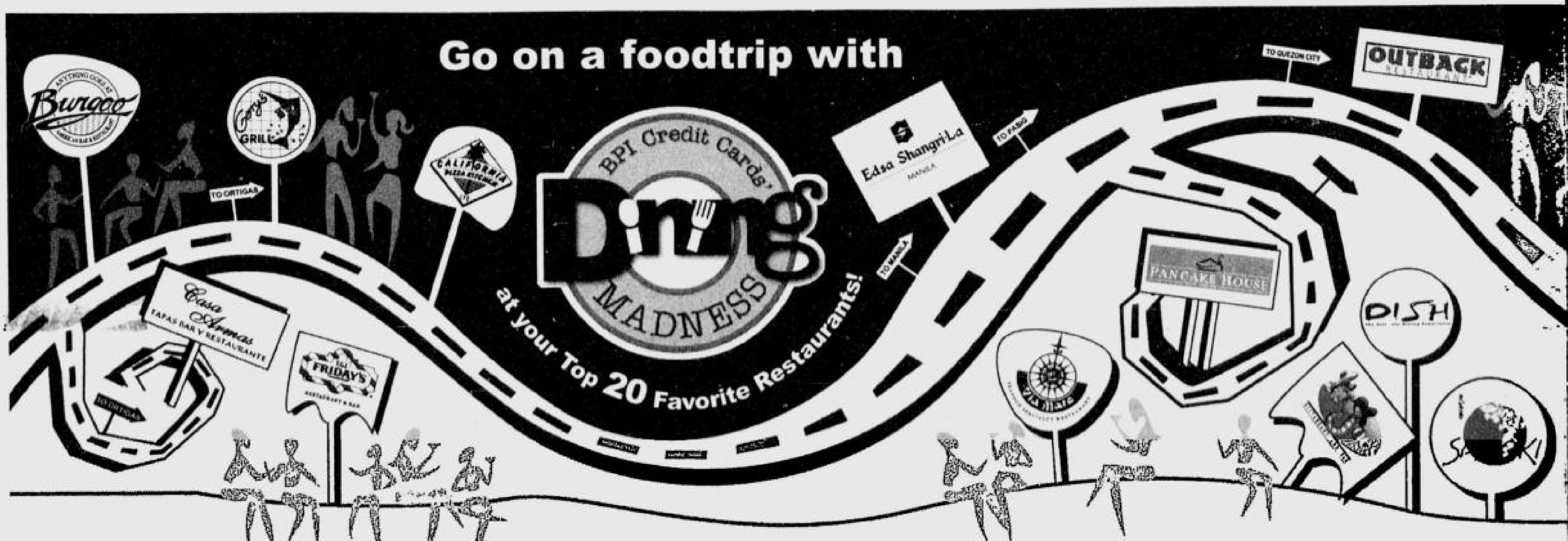

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Love, Chris
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From global commodity to cultural icon, this psychoactive sweet has more to it than calories

Chocolate, true passion food

By Catherine Young
2bU! Correspondent

IT has been regarded as a sacred emblem and a secular status symbol. Its supposed medicinal and aphrodisiac effects have been lauded and debunked. It is what we feed ourselves in times of celebration and depression.

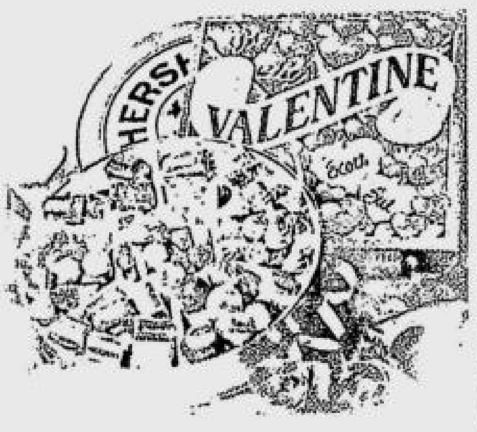
Chocolate. It is a treat that needs no introduction. And what better way to celebrate this day of love and romance than to indulge in what some describe as the "psychoactive cocktail"?

Made from the seeds of the cacao tree, chocolate has often been considered a comfort food.

Cacao beans were first used by the Aztecs more than 3,000 years ago to prepare a hot, frothy, restorative drink for warriors, noblemen and priests.

Cacahuatl ("bitter water") was said to confer wisdom and vitality. It was also associated with fertility. The Aztec mode of taxation was in the form of cacao beans. The Maya burned cacao seeds and poured blood on them as an offering to their gods.

It is interesting to note that even before Christ was born, chocolate already made its mark on government and economics.



Romance

Chocolate was also valued as a powerful aphrodisiac. Emperor Montezuma supposedly drank 50 goblets a day before bedding his companions.

Giacomo Casanova, the celebrated Italian lover, drunk chocolate daily to refuel his amorous energy, preferring it to champagne as a love potion.

The writer Marquis de Sade served chocolate in a hedonistic party, and his wife even sent him chocolate in his prison cell.

It is clear, then, that science or not, the power of suggestion worked for those who believed in the love power of chocolate.

Chemistry

Today, science has both supported and debunked the mystery of this "love drug."

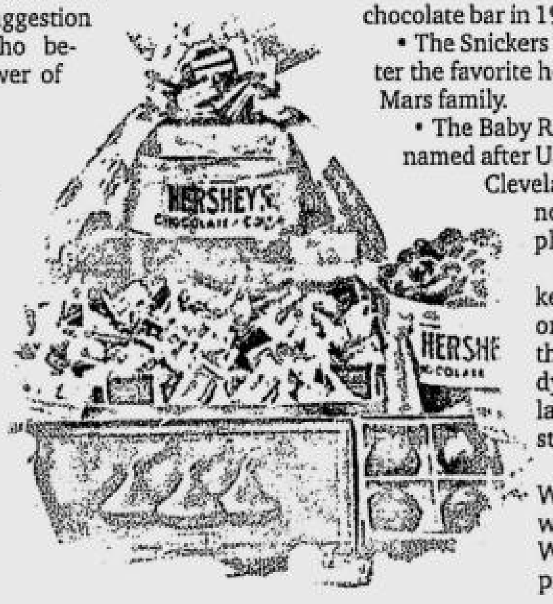
Chocolate contains small quantities of anandamide, which reportedly promotes the feeling of well-being.

It also contains the amino acid tryptophan, which helps in the production of the mood-modulating neurotransmitter serotonin.

And like other sweet foods, chocolate causes the release of endorphins that reduce our sensitivity to pain.

But scientists say that the key ingredient to chocolate's aphrodisiac effects is phenylethylamine (PEA). When taken in extremely high doses, it has similar effects as amphetamine, helping mediate feelings of attraction and excitement.

But this claim is usually disputed, as most of the PEA is assumed to have metabolized before reaching the brain.



Culture of chocolate

Perhaps the real reason we come to relate chocolate with love is the media. We are conditioned to believe that any occasion worth celebrating, especially those concerning matters of the heart, must be celebrated with sugar.

Commercials for chocolate get sexier every year, making us think that it is not simply for those with a sweet tooth, but also for those who want to get romantically involved.

And the more symbols we attach to a certain product, the more we will identify it with a certain idea.

For better or for worse, we are a product of a consumerist culture that defines its identity with commodities.

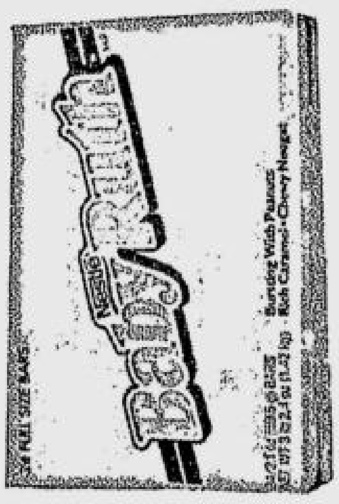
Although it may just be comfort food for most of us, chocolate has clearly made a mark in our history—not bad for something that can be bought for as low as one peso.

It may cause diabetes; it may be high in calories, but long after we're dead and buried, chocolate will still exist, being gorged on by people who want to fall in love.

Chocolate facts

- A century of chocolate: Milton Hershey introduced the first Hershey milk chocolate bar in 1900.
- The Snickers bar was named after the favorite horse owned by the Mars family.
- The Baby Ruth candy bar was named after US President Glover Cleveland's daughter, not the baseball player Babe Ruth.
- The Three Musketeers bar was originally made as a three-flavored candy bar with chocolate, vanilla and strawberry nougat.
- During World War II, women working on the Whitman's Sampler production line slipped notes to soldiers in the boxes destined for military shipment. The notes resulted in long-term friendships and some marriages.
- Florence Nightingale, the mother of nursing, considered chocolate a basic ingredient of healthcare.
- Dark chocolate contains twice as many antioxidants as milk chocolate, and also contains fewer calories.
- A recent study of 8,000 male Harvard graduates suggested that chocolate lovers lived longer than those who abstained from it, maybe because of its high polyphenol levels.
- You can make your own Chocnut by grinding and blending together 1 cup roasted hazelnuts and 200 g of plain melted chocolate.

E-mail the author at cathy_young1@yahoo.com



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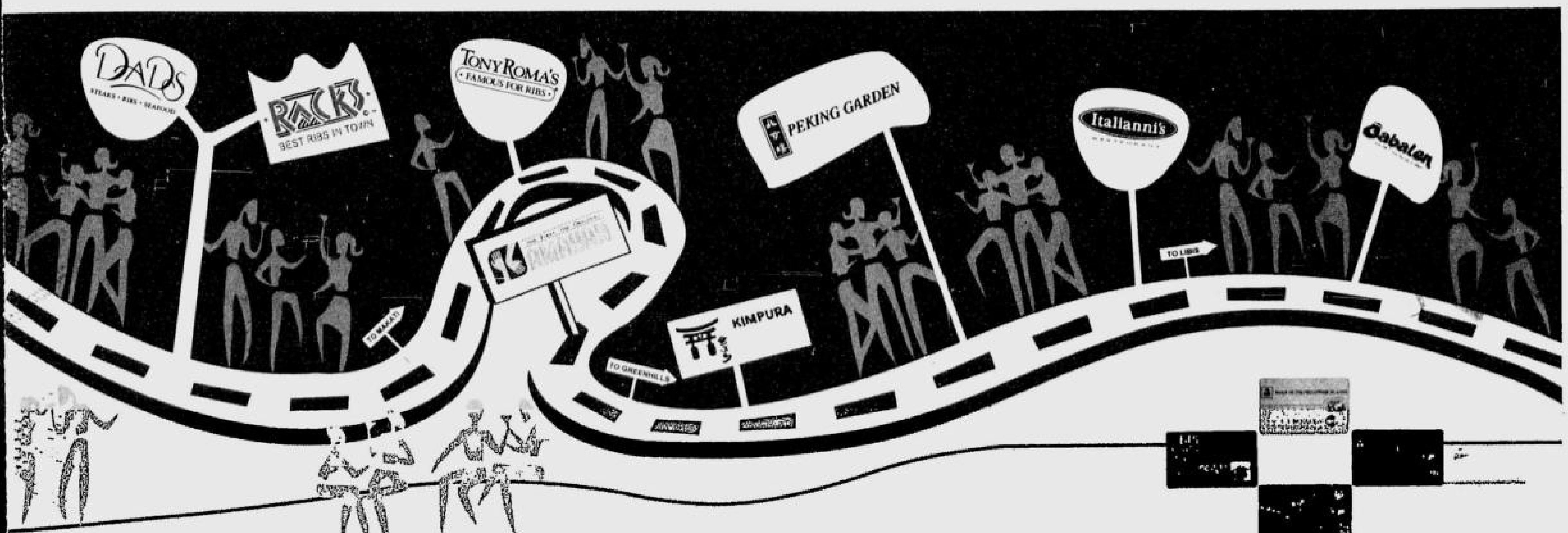

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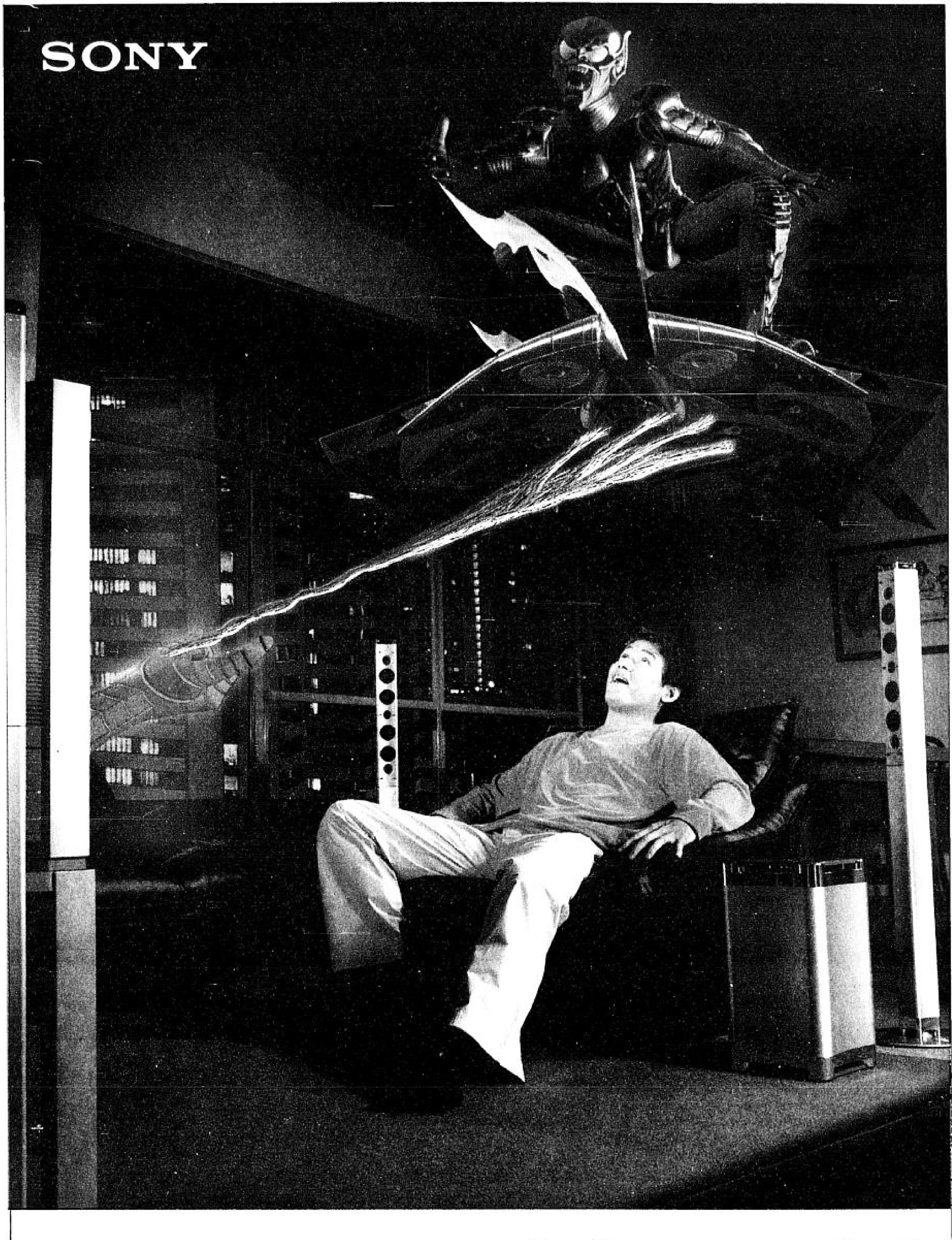
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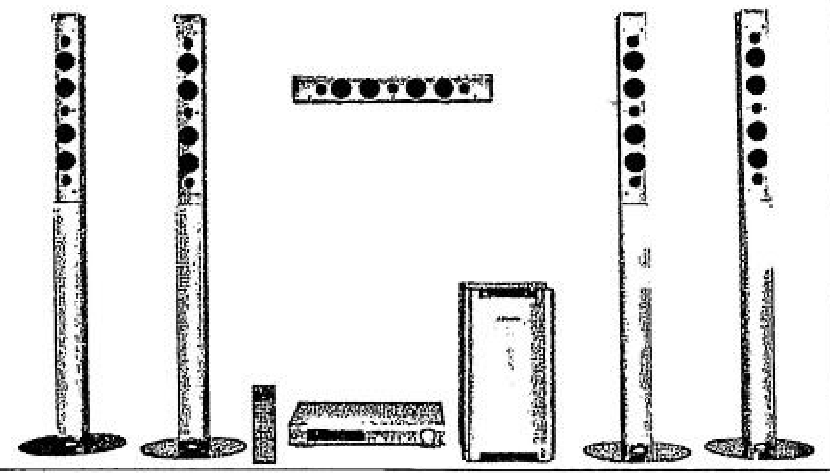

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The worst things a guy can do on V-Day

By Margot Aissa C. Tan
2bU! Correspondent

1. SAY "I love you" when he doesn't really mean it, and consequently ruin the rest of your natural life span.

2. Impregnate you. (Need we elaborate on this?)

3. Leave for another country. Being in a relationship is hard enough. Being in a relationship with someone who's a gazillion miles away makes it even more difficult.

4. You go to the parlor, trying to look like someone from the glossy pages of a magazine, and the first thing he says upon seeing you is that you look funny.

5. When the words "It's not you, it's just me…" pop out of his mouth, it will break your heart just as easily as he finds another woman to play along with.

6. He looks at his food more intensely than the way he looks at you.

7. He tells you that he's gay.

8. He brings you over to his place, knowing that his family despises you.

9. He proposes marriage only because a gun is pointed at his head.

10. He goes out with another woman but says that he's going to a family reunion.

11. He gives you a bouquet of flowers his sister received from an admirer and tells you that he bought it.

12. He keeps you waiting, hoping, and even pining. Eventually, he stands you up.

13. He brings his pesky friend along on a date.

14. He takes Rex Navarrete's "SBC Packers" gig too seriously and says, "Well me, I'm just a packer." Guys, it's not exactly the most romantic thing to say.

15. When the love of your life gets married, and it's obviously not with you.

16. You starved for a week to look good and fit into this dress and all he's ever worried about is his hair. A few hours later, he's still busy checking out his reflection in every mirror and tinted car that you pass by.

17. He smiles, nods, and keeps silent while you desperately try to salvage what's left of the evening.

18. He tells you that he hates crowded places and bad service on Valentine. So you find yourself on the couch, in front of a widescreen TV with surround sound stereo system, watching Godfather I, II, III, IV, V, VI… over and over again.

19. His car conks out, and he expects you to push it while he's comfortably sitting behind the wheel.

20. He gets an allergy attack out of nowhere.

21. For the sexually active, well, he just can't find a condom in any 24-hour store nearby.

22. When his car gets scratched and your date ends up moping around for the rest of the evening, mourning about his baby's inadvertent demise.

23. He lost all his money for his Valentine date and incurs debts after making a bet on the NBA.

24. He hands you a gift certificate for Valentine's.

25. He botches the surprise you tirelessly prepared for him, and gets mad at you.

26. He brings you to this "nice and clean restaurant" and you head for the bathroom as soon as the fifth bite is over.

27. He spills food and drinks all over your dress. And he did it intentionally.

28. He laughs at you, not with you.

29. He buys you skimpy lingerie and expects you to wear it in front of him.

30. He makes a scene and goes ballistic over the waiter who's too busy to give his glass of iced tea a refill.

31. He tells you that Valentine is just one of the many commercialized gimmicks that good marketing strategists come up with and simply refuses to do anything for you.

32. He gets drunk, pukes and gives you the burden of explaining it to his mom.

33. He flirts with a sexy chick sitting at the next table while you're inside a bathroom.

34. He asks his driver to give you his pricey gift that has a note saying he can't make it.

35. He visits you at home and falls for your sister instead.

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Price-cut Valentine's date

By Faye Bambalan
Contributor

THESE days, you've got to be practical. With the bad economy and all, even love has to take a price cut.

If you're really broke this Valentine's Day, do not fear, unless you have three girlfriends and have to wine and dine all of them. But that's another story. As for the lovestruck but penniless, here are a few suggestions.

Things you can do for free

1. Visit her at home. Not only will her parents have peace of mind, but you even get a free meal. Bring some DVDs that you can watch and popcorn to microwave. Or whip up something in the kitchen, even if you both don't know how to cook.

Variation: Bring some cooked food from your place to her house. You need not be a gourmet cook or you can ask your mom for help.

To really get on her mom's good side, offer to drive her and her mom to the mall or supermarket.

2. Scan the newspapers and listen to the radio for free concerts and outdoor movies. The University of the Philippines Film Center in Diliman often screens art movies for free. Launchings of new products are also a good idea. You get not only free entertainment, but product samples to boot.

ILLUSTRATION: STEPH BRAVO

> The important thing is that you and your date have a great time

Variation: Join radio and essay-writing contests in newspapers to get free invites or free dinners.

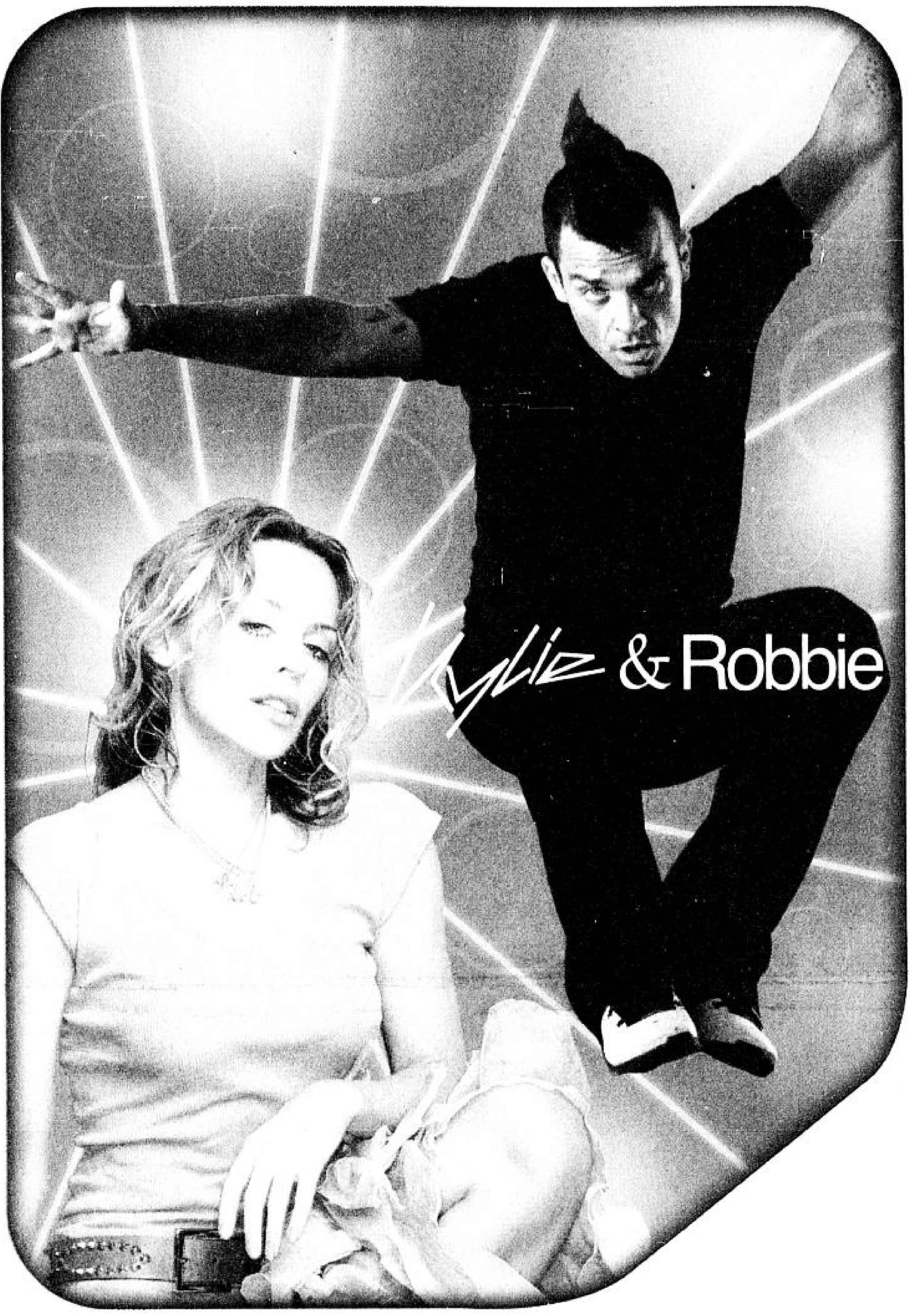
3. Take her to a friend's party. That way, you get to spend some time with your friends, too. Chances are, she'd be delighted to meet your friends. Be sure, though, to ask the host first if you can bring someone along and, unless it's been a long time since your last relationship, that you're ex isn't going to be there.

A word of warning: Tell your friends beforehand not to say anything incriminating about you. It would not do for your best friend to inadvertently reveal that you have a crush on her best friend.

4. Invite her to a family dinner, or get her to invite you to hers. Ditto family reunions and holidays.

5. Visit museums, art galleries or even zoos. Put your knowledge of Asian history (from watching Discovery Channel or the National Geographic) to good use. There's nothing bet-

PRICE-CUT/ E2



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Kylie & Robbie

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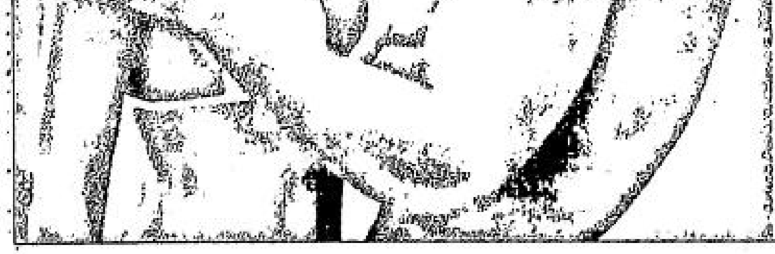

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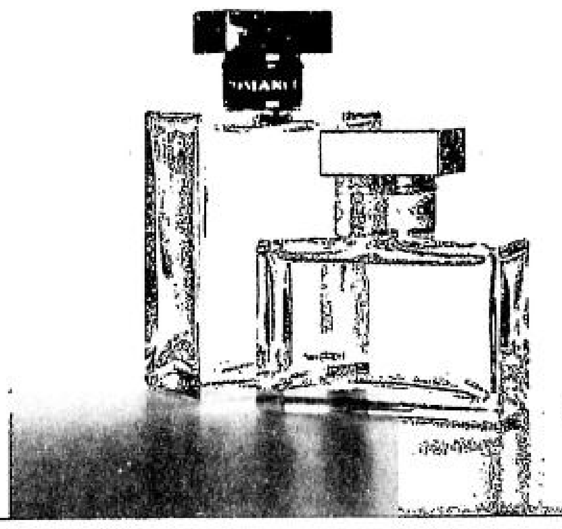


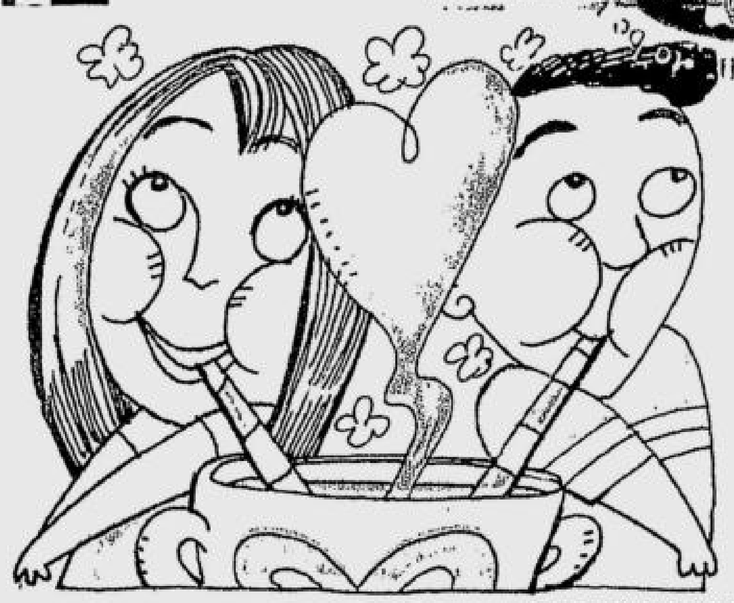


ILLUSTRATION: STEPH BRAVO

Price-cut Valentine's date

From page E1

ter than appearing intellectual and sophisticated. Cost: Entrance fees only.

6. Offer to accompany her shopping, or running errands. A guy carrying his girlfriend's shopping bags looks charming. Show that you're one of the few guys with the patience to tag along on shopping trips. Cost: Free, unless you offer to pay for her purchases.

7. Sports is a good way to show your fun and adventurous side. Go swimming at the community pool, or walk your Labrador inside your village if she is fond of dogs.

P100 and below

8. Hang out at your village park. Bring some chips and a bottle of Coke and relive your childhood days by riding the see-saw, playing basketball, or flying a kite. Or go on a picnic and wait for the sunset. Cost: P50 for the chips and drinks

9. Go jogging, then have breakfast at McDonalds or Jollibee. Cost: P100.

Extra cost-cutting tip: Settle for hot chocolate.

10. Have some *isaw* or squidballs. Cost: P100, including *buko* juice. To cut cost in half, don't buy anything for yourself and just eat at home.

Under P500

11. If you do have to go out, check if your favorite restaurants have any ongoing promos. A free appetizer is better than nothing at all. Also, most eating places have free balloons or roses on Valentine's Day that you can give to your date.

Variation: Borrow your friends' discount cards if they're transferable. A 10-percent discount can mean a lot.

If you're on a low budget, just order a salad for yourself, and stuff yourself at home. Always order tap water. Iced tea can set you back by as much as P80.

If you're broke, go out for coffee instead of dinner.

Keep in mind that dates don't always have to be expensive. The important thing is that you both have a great time. You need not be swept alongside all the Valentine's Day flurry, even reserving a table at some ritzy restaurant. After all, aren't the best things in life free?

Creating prom season's radiant look

Lora Gabol

I MISS the thrill of donning a gown fit for a princess, putting on glitzy shoes instead of ratty sneakers, and, most of all, preening my hair and putting on make-up.

I didn't have the chance of hypnotizing my younger brother's friends to take me to the prom, so I'll live my pretty fantasies through my readers, instead. Allow me to help you through one of the agonizing decisions to make for that special night: What hair and makeup look is best for my dress?

Once you've categorized the theme of your party get-up, check out the hair and makeup options that pull the entire look together.

I trust, of course, that you've picked out your frock, which is now sitting pretty in your walk-in closet. Take a good look at it and classify it under one of the four looks that are expected to be hits this prom season. Does your dress remind you of Audrey Hepburn's outfits? You're partial to timeless chic. Wearing a gown that screams sex appeal? A glam girl, definitely. Dug up your prom garb from granny's stash? You scream vintage charm. Planning a totally off-beat outfit? You're an adventurous funky rebel.

I have picked out the best palettes that bring out the prom-queen potential of each look, but before we move on to color, let me emphasize the fundamental block of makeup: the face.

Perfect canvas

Always start with a clean, moisturized face. For an extra moisture kick, spritz on water (like Evian Brumisateur or any Shu Uemura Depsea Water variant) before applying an oil-free moisturizer (I like Clinique Moisture Surge or Kiss My Face Honey and Calendula Oil-Free Moisturizer). Opt for sheer, luminous skin with the help of a light-diffusing foundation in liquid (for dry skin) or cream-to-powder (for oily skin) formulations. I like MAC Hyper Real Foundation for the healthy glow it gives and L'oreal Translucide Wet/Dry Compact that covers imperfections.

Next, cover up shadows (under the eyes, sides of the nose, under the lip) and dark spots/blemishes with Smashbox Diffuse and MAC Select Cover-up. Set your base with a dusting of fine loose powder (T.Le Clerc Loose Powder in Banane and Bobbi Brown are some of the best). Once your complexion looks perfect, shift focus to your brows. Using eyebrow powder (In2it Cute Eyebrow Compact) or an eyebrow pencil (No eyeliners, please! Try ZA Everbrow) one shade lighter than your arches, fill in sparse areas with light strokes.

Timeless chic

Face: Ultra-feminine satin ball gowns and floaty chiffon dresses call for a sweet pastel palette of soft pinks, light lilacs, pretty peaches. Sweep a shimmery cream eye color onto your lids. Maybelline Cool Effect Cream Shadow and L'Oreal ColorFresco both have a wonderful selection of pastels. Curl your lashes and load up on mascara. Tip: You don't necessarily have to match your shadow with your dress.

Get a bubble-gum flush with a pale pink blush for fair skin or a peach-toned one for dusky skin. Finish off with a sparkly pink gloss like HerBench Lip Gloss in Tease or Ballerina, Bloom Lip Glaze in Lust.

For nails, the classic French manicure is understated but timelessly elegant nonetheless.

Hair: Leave your hair down, but make sure it's at its shiniest best. Wavy-haired gals might need the help of a straightening product before blow-drying, so choose a good one like The Body Shop's Get it Straight. After heat styling, apply a shine serum like The Body Shop's Gloss Over to keep luster in check.

Glam girl

Face: What can be more glamorous than a mix of red and gold? My picks for glam eyes: Linda Cantello Glide Modern Cream Color in Loot, Bobbi Brown Shimmer Wash Eyeshadow and Shu Uemura Pressed Eyeshadow. Add more drama by applying a thin line of black liquid liner on upper lash lines. I like The Body Shop's range of liquid liners.

Your lips take centerstage in this look, so tone down cheeks with a warm terracotta blush. Deep red lips make a statement of opulence, so make the most of this look by choosing a red-brown lipstick instead of a fire-engine red (This shade tends to clash with Asian coloring). NARS lipstick in Congo Red flatters most skin tones well. Mainstreet Lip Lacquer in Red Rubies and HerBench Twist Pen in Prom Queen highlight scarlet lips with a dose of shine.

Paint those tips and toes with chip-proof crimson polish. Tip: Be a golden girl all over by using a highlighter in a warm gold shade. Apply MAC Pigment in Old Gold wherever you wish to glow!

Hair: Keep hair understated to keep focus on your face. I like Hairgum styling products for maximum styling flexibility.

Vintage charm

Face: Delicate lace and embroidery call for a look that's au naturelle. To put a twist on the usual earth tones, add a few touches of burgundy and plum on eyes, cheeks or lips. Try MAC eyeshadow in burgundy. Be an ethereal beauty with cheeks flushed with a deep wine. Get deliciously lippy with a rich plum gloss like Bloom Lip Gloss in Honeybunch. Keep your nails short but sexy in shades of deep red-violet or maroon.

Hair: Play up the whole look with sexy waves. Spray on some volumizer (like The Body Shop's Think Big) on damp hair before setting it with medium-sized Velcro rollers. Finish off with a shine spray like Citre-Shine Spray Laminator to keep soft waves in place.

Funky rebel

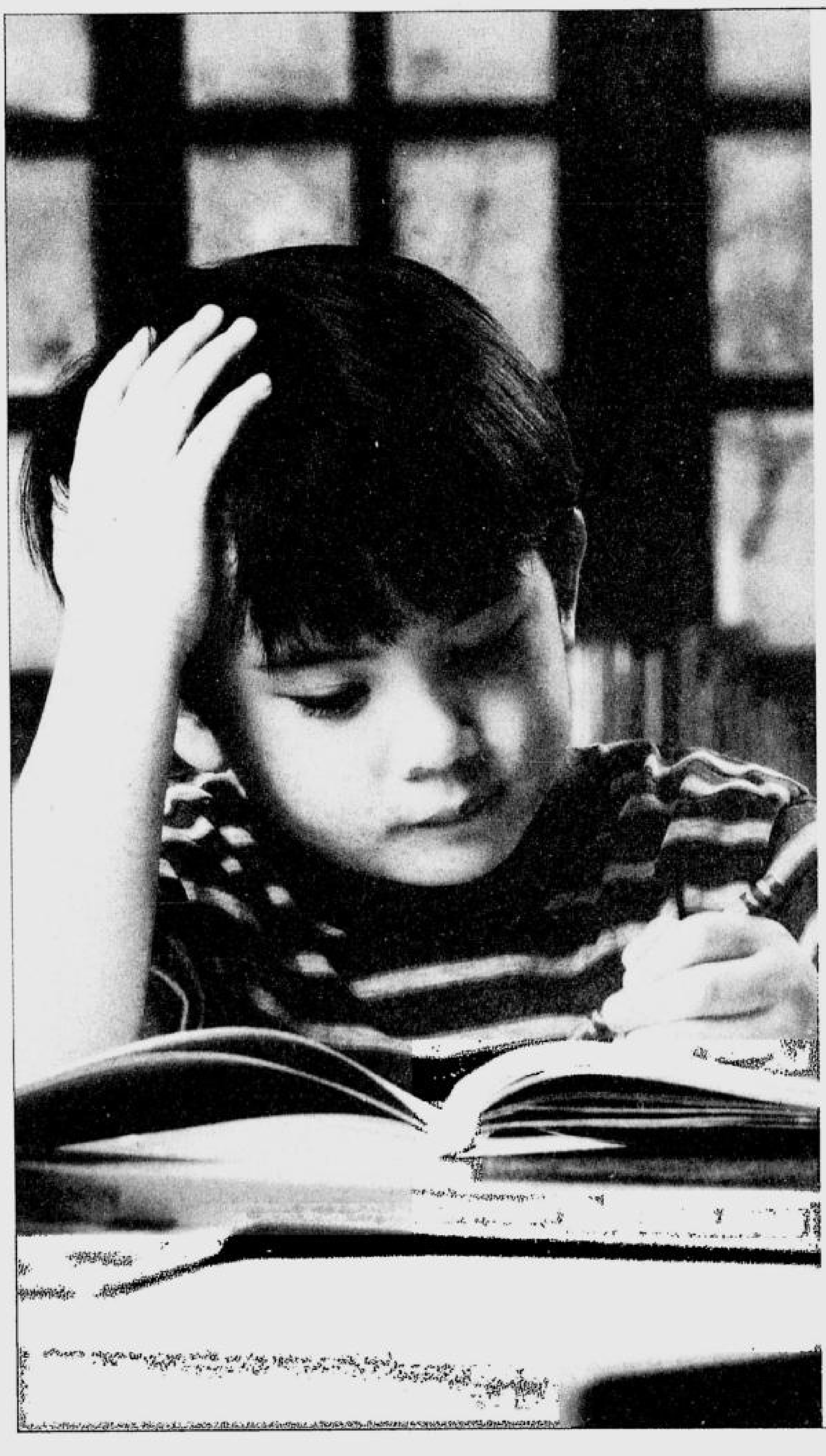
Face: Depending on the colors of your prom gear, vivid sapphires and emeralds will create a funky yet feminine aura that's perfect for a night of wild partying. Bring focus to bright eyes with shimmery blue or acid green shadow swept all over upper lids and smudged on lower lash lines. Try Bloom and Urban Decay Shadows for their radical palettes. Experiment with colored mascara from MAC's Pro-Lash Collection.

Try some funky yellow blush for a totally different effect. Chanel Joues Contraste Poudre in El Dorado is my best pick. Try HerBench Lip Gloss in Naughty or Coy, or use Maybelline Fruity Jelly in clear drops for a mega-watt smile.

Hair: Forget minimalism and style your hair to your heart's content.

Maybelline, L'Orea, Citre Shine, HerBench, Evian at PCX; Chanel, Shu Uemura, Bobbi Brown at Rustans; MAC at Glorietta 4; Linda Cantello, Bloom, Sue Devitt, Mainstreet at Beauty Bar; Urban Decay and Hairgum, NARS, T. Le Clerc at Essenses, Rustans Makati; In2it at leading department stores; The Body Shop at major malls.

E-mail the author at pdi_vanityfare@hotmail.com



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WHEN YOUR
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V-Day spells for the attached

ILLUSTRATION: STEPH BRAVO

By Bunny Anne Gapit
2bU! Correspondent

HERE are prayers for couples who are past courtship but face love's challenges and uncertainties.

For the blissfully attached

This is for couples who are head over heels in love with each other.

You are my Anam, I am your Cara,
Our names are wreathed in the book of Akasha,
Whoever dares to put us asunder
Shall reap a life of Class A karma!

For the ruefully attached

This is for those who regret entering into a relationship.

Your dimwit I will no longer be,
I can't believe how you fooled me,
Pushed me around and sponged.
I will yet have you expunged.

For the simultaneously attached

This is for those who keep more than one love.

May the winds stop wheezing and may time stand still,
May the seas cease splashing as I free my heart's will,
Who'd avail of the fine love of this bluff?
May the answer come pat before the winds and seas slash me in a huff!

For the exhaustedly attached

This is for those who already want to switch off, but just can't come straight to the point.

Make my heart not quail,
let my courage now be roused,
The thing I need least
is the spirit of a mouse,
A love gone sour,
I must tell straight to her face.

For the detachedly attached

This is for those whose relationships have detractors, probably including their loved ones.

The world's a foe.
But we will fight
For this love they abhor.

For the infinitely attached

This is for those who just keep coming back to each other's arms.

Easy come, easy go,
loving up and laying low
When I am con,
then you are pro,
still we are m.f.e.o!

E-mail the author at keewich@yahoo.com

Use sun signs to plan perfect Valentine date

By Arlene M. Paredes
2bU! Correspondent

IF you're thinking of ways to spend Valentine's Day with your loved one, you might want to consider his/her sun sign in making your plans for a change (and for fun!). After all, not all people enjoy fancy restaurant dates with red roses and mushy love songs.

Get to know your date's sun sign according to his/her birthdate (this you should know!). Next, learn his/her "profile" based on the sun sign and, finally, decide on the kind of Valentine date that both of you will enjoy and remember happily forever.

Aries

(March 21-April 20)

Although they tend to put themselves first in a relationship, they can be affectionate and generous if they like a person. Arians are practical, naturally free-spirited and always ready and willing for adventure. They may easily get bored so you'd have to be creative in thinking up ways to keep their attention.

Suggestions: Join a spelunkers' adventure, have a Mexican dinner date, dance, bowl, play pool in a bar, play miniature golf, go rock-climbing indoor or outdoor, go to a carnival or a fair.

Taurus

(April 21-May 20)

Taureans are often mysterious but if they start counting you as a friend, you are likely to get to know the "secrets" of their lives. They are practical but they can be very generous to people who are very special to them. They do not express their feelings easily so you need to bring them to a place conducive for long and meaningful conversations.

Of course, the most important thing to know is how your loved one wants the two of you to celebrate

Suggestions: Prepare some sweet and chocolatey dessert, go for a walk in the park, go to a café for (just) coffee, go to a play, have a wine and cheese picnic at the beach, spend a cozy evening in your terrace, get a joint massage or spa treatment.

Gemini

(May 21-June 21)

Geminis are noted for their "twin" personalities. You have to watch for mood swings and be flexible. They are extremely faithful as lovers but always need to be reassured of your feelings for them. They can be very romantic and passionate and want to feel very close to their loved ones. It would make them feel great if you could do extraordinary things for them.

Suggestions: Attend a poetry reading or a party together, go on a picnic, play a game, go dancing, go to a cafe or bar for a drink, go for a walk at midnight together.

Cancer

(June 22-July 22)

Cancerians are protective of their feelings and are afraid of getting hurt. Reassure them by staying close to them and giving them undivided attention. Avoid doing things that may cause them to feel jealous or insecure lest they misunderstand you and the way you feel for them.

Suggestions: Prepare a meal, a dessert for two, and have a candlelit dinner at home, rent a movie together, go to the museum, go swimming, go for a long walk on the beach, have a joint spa treatment or massage.

Leo

(July 23-Aug. 22)

Leos are artistic and intense people who have strong opinions on almost everything. They are expressive and frank. When your topic gets very serious and you want to lighten up their mood, crack a good joke. They'll like you if you can make them laugh. And because they are naturally intense as individuals, they will be faithful partners once you win their approval and affection.

Suggestions: Go to the theater, attend a hip party, go to the opening night of a wildly popular movie, see a concert.

Virgo

(Aug. 23-Sept. 22)

Virgo people may occasionally "read" your unspoken intentions but they would rather that you are clear on what you want to happen and why. You would definitely bring them close to you if you showed your "true colors" right away. They are fun to be with and hardly have hang-ups.

Suggestions: Go rollerblading, go to the museum, take a walk under the stars, go wine tasting or go to a wine bar, go to an art exhibit opening, watch a romantic concert event together.

Libra

(Sept. 23-Oct. 23)

Remain humble and level-headed around Librans lest they put you down. Charming and eloquent, they can be cold and harsh with people who think very highly of themselves. Still, you can expect them to be very fair and to give you the benefit of the doubt.

Suggestions: Prepare dessert for two, attend a book or poetry reading, play a game, go to the theater or watch ballet, go to a party, attend an art opening, play tourist in your town, watch an art film together, get a joint massage or spa treatment, watch the sunset together.

Scorpio

(Oct. 24-Nov. 22)

They are extremely passionate and perhaps it's the first thing you'd notice once you're in a close relationship. Gaining, maintaining and keeping their trust and friendship should be foremost in your mind. Avoid doing something that could make them jealous because they are likely to demand equally intense affection from you even if they don't say so.

Suggestions: Go to the theater, play a sport you both enjoy, go to a suspense movie, go swimming, go to the museum, attend a sporting event, do some late-night star watching, go to a carnival or fair together, go sailing.

Sagittarius

(Nov. 23-Dec. 21)

Sagittarians are fun-loving and carefree people who see the world differently from the norm. Independence is very important for them and, sometimes, they get bored and distracted after a successful "romantic chase." Give them a lot of space to keep the thrill between you.

Suggestions: Go camping, take a long and beautiful road trip together, go to a comedy club, attend a sporting event, create a surprise date, go to a variety show, go star-watching, go fishing.

Capricorn

(Dec. 22-Jan. 19)

Capricorns are usually the "head over heart" ones who are not interested in short and meaningless affairs. They would like you to express your approval of them and, at the same time, understand them when they speak highly of themselves.

Suggestions: Go for a fancy meal, go wine-tasting or to a wine bar, play tennis, go to a dinner theater event, get front-row seats to a popular concert, get a joint spa treatment.

Aquarius

(Jan. 21-Feb. 18)

Aquarians are friendly and affectionate people but they won't normally express their feelings openly unless they consider you a friend. They are dreamers and will appreciate it if you would talk about fantasies and the way you'd like things to be between the two of you.

Suggestions: Play a virtual-reality game, take a midnight walk along the beach, go skinny dipping, cook together, go to an interactive art exhibit, go camping, go rock-climbing indoor or outdoor, have dinner at a popular yet newly opened food place.

Pisces

(Feb. 19-March 20)

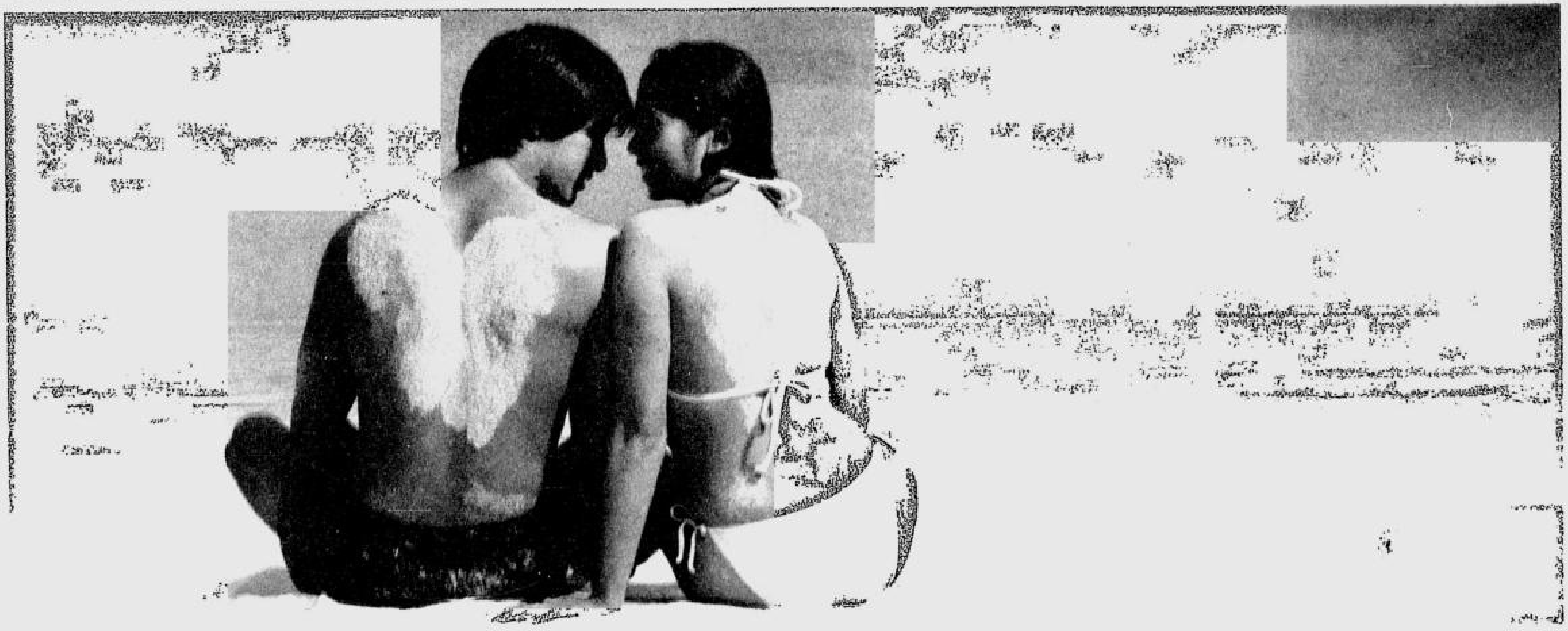
Pisceans are often idealistic and you may notice that they are "drifting in the clouds" from time to time. But that's how they keep in touch with themselves and organize their feelings. Their empathy level is also very high so you can expect them to be very understanding if you would talk to them regarding your insight.

Suggestions: Bring them to a book or poetry reading, go to the theater, go to a movie or concert, go swimming, watch movies at home, go sailing together, go wine tasting, go ice-skating.

Of course, the most important thing to know is how your loved one wants the two of you to celebrate Valentine's Day.

Reference: http://www.astrology.com, http://yahoo.astrology.com, http://www.swoon.com/horoscopes

E-mail the author at lhen@postmark.net



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Spend Hearts' Day with Boyz II Men

Here are the last two winners for 2bU!'s Valentine promo. Each winner will receive two tickets to the Boyz II Men concert, which is presented by Jag Jeans and Close-Up.

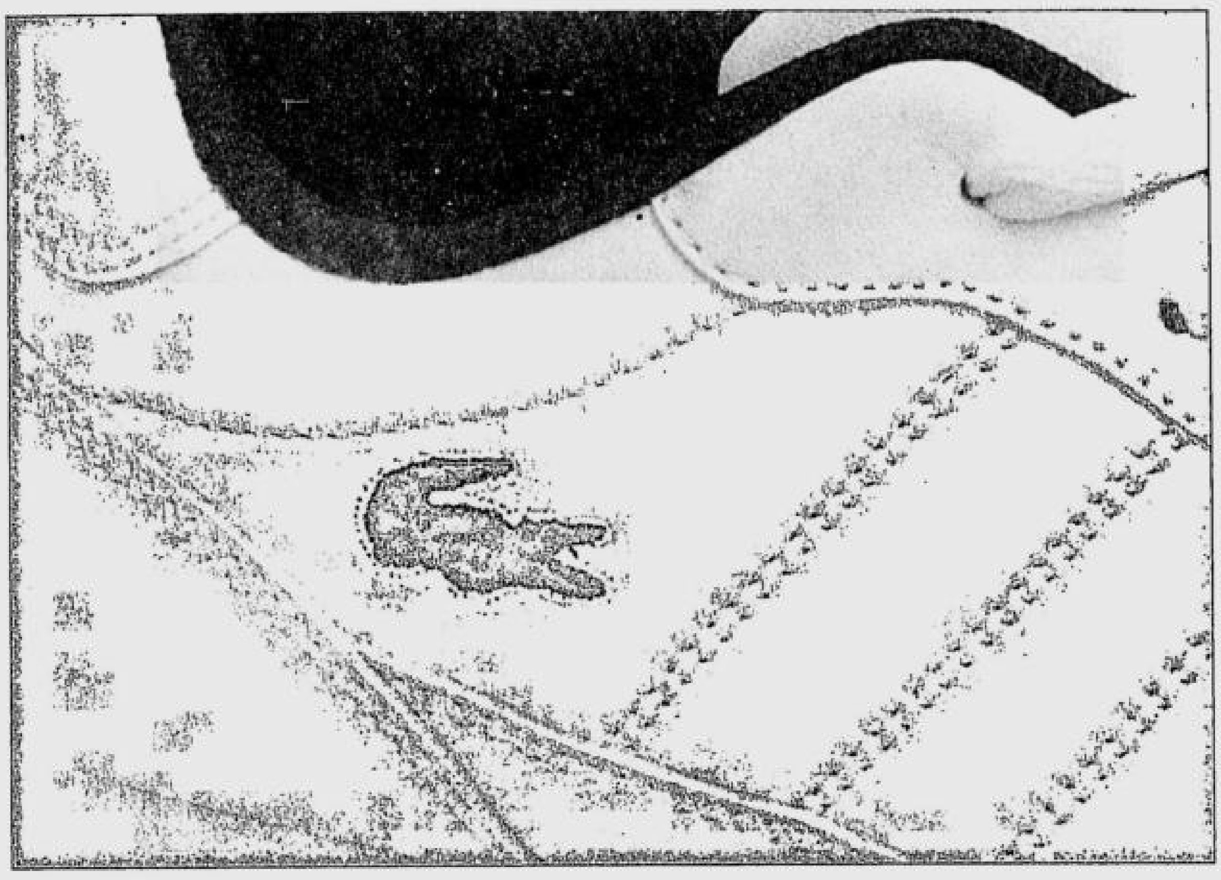
My girlfriend's name is Jeremie. We've been dating for almost two years now. The song "Can You Stand the Rain" totally reflects how we are dealing with our relationship. What I love so much about her are the little things that make her different from anyone else, all the special endearing qualities that make her so fun and stimulating to be with. I love the person she is inside, the way she thinks, the things she does to make me feel at home, the many sides of her that I respect and admire.—DANTE M. AGUILAR JR.

A mere fortnight after we were wed, Joao was diagnosed with terminal cancer. The doctors gave him less than three months to live. The news simply crushed my heart, and had me railing at heaven for nipping in the bud what should have been the happiest moments of my life.

Ever the cheerful one, however, my husband had other plans in mind. Bidding goodbye to all his family members for the last time, he took me along with him on a month-long road trip through Europe. There we feasted on every tender moment, making memories and dreams from even the most mundane experiences we shared along the way.

This is the last photo we had taken of us together; Joao gently whispered his final farewell to me a few days later in a remote mountain village in Spain, on Feb. 14, 2002.

Boyz II Men's "One Sweet Day" is the only song that captures the emotion I feel whenever I look at this photo. Though I still shed tears when I hear the song, or see his smile here, these are tears of joy, for I know that Joao's love still shines down on me from heaven... and that eventually we'll be together... one sweet day. —JENNY SANTI-BENITEZ



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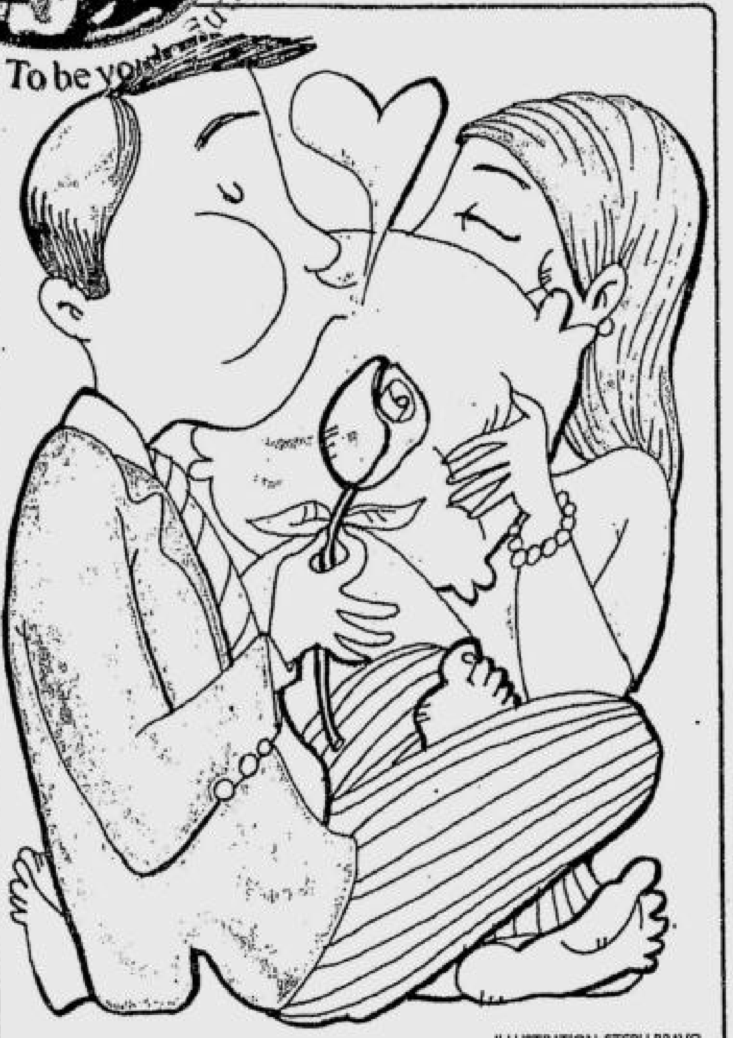


ILLUSTRATION: STEPH BRAVO

Valentine's Day at home

By Pam Pastor

You and your beloved may yet spend the best day of hearts ever right in the confines of home

NOT everyone is loaded with cash on the special day of hearts. There would always be people who weren't able to save enough money for a special night out. Then there are others who prefer to stay at home to avoid what is sure to be a night of heavy traffic.

Staying at home does not automatically mean that your Valentine's Day will be a bore. Try these suggestions. You might end up having more fun than the couples who decided to go out and brave the horrible traffic.

Dress up nicely. Just because you're staying in doesn't mean you should wear house clothes and slippers. Try to look good for each other.

Cook dinner together. Maybe just a simple pasta dish, something delicious and doesn't take a long time. You wouldn't want to spend the entire night in the kitchen, would you?

Curl up on the couch and read poetry or romantic passages to each other. It sounds cheesy, I know. But there's no better excuse for cheesiness than Valentine's Day.

Watch your favorite romantic movies together while curled up on the couch. Forget the popcorn and the grease. Feed each other chocolates. It doesn't have to be Godiva. Even good old Goya will do. Ice cream is good too.

Listen to music. Pop your Norah Jones CD into the player—John Mayer would be cool, too. Just enjoy the feeling of his or her arm wrapped around you while you enjoy the soothing sound created by your favorite artists. Dance if you feel like it.

Exchange letters. Letters, not e-mails. There's something about a handwritten note that's just incomparably more romantic compared to e-mail.

Look at your photographs together and reminisce about how you met. Relive your most beautiful moments together.

Give each other back rubs or home foot spa treatments.

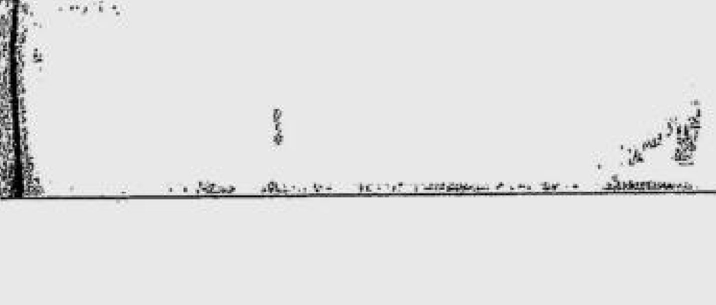
Play games. If you know how to play cards, go for it. Instead of betting money, bet kisses.

If you have an Internet connection at home, you can build your website together.

Have a tickling match.

Imagine your future. Draw a floor plan of the house you'd like to have together. Valentine's night is not a night for doubts and negative thoughts.

E-mail the author at ppastor@inquirer.com.ph



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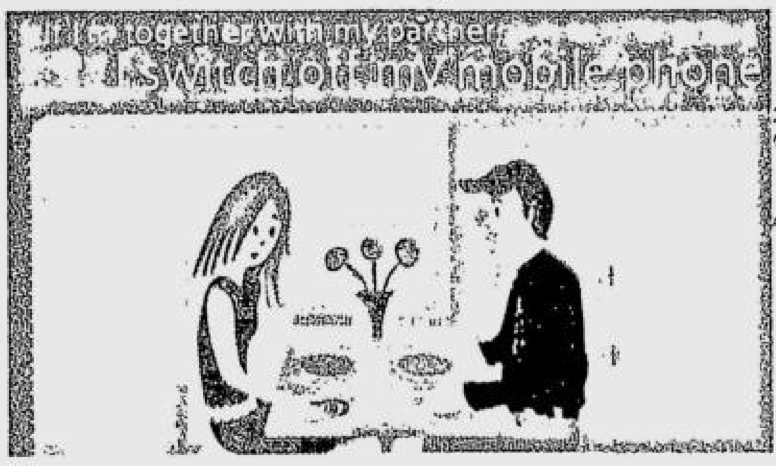
If I'm together with my partner
I switch off my mobile phone

Mobile phones are changing the rules of love. How have Filipinos fared in the game so far?

Love in the time of texting

By Jason Doplito
2bU! correspondent

"NO, I don't really turn off my cell phone when I'm on a date with my boyfriend," says 19-year-old Amanda. "There's really no reason. I feel like it's okay for me to check my phone for text messages even if we're watching a movie or having dinner."

And most probably, even Amanda's boyfriend doesn't turn off his, too.

Indeed, intimate moments, like dates, have become less romantic, thanks to the constant beeping of mobile phones that distract couples from spending more private moments. Conversations become less, and there's more of the thumb-thumping associated with writing text messages.

LOVE/ F3

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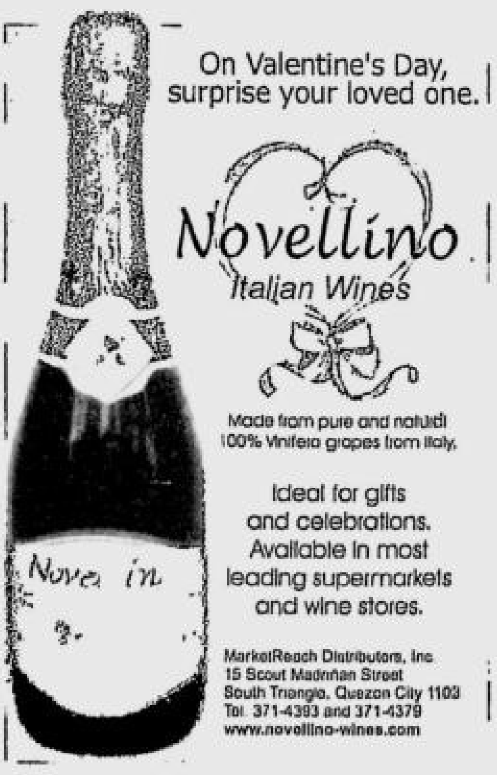
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Books to make you swoon this Valentine's Day

If you've ever been a fan of teen romance, then you must have heard of the first book in the Sweet Dreams series: "P.S. I Love You" by Barbara Conklin. Indeed, I've been hearing about this now-classic teen romance book ever since grade school. Unfortunately, much as I want to read the book, I couldn't seem to find a copy in the neighborhood bookstores (it is of out-of-print, they say) or even in *segunda mano* ones. After years of search, I finally gave up. Then one day, while hunting for another title in a Canadian secondhand bookstore, I came across the book—sold for a mere 25 cents. I couldn't believe my luck.

The book reads fast and breezy, something even the most fidgety young reader can finish in one sitting. The story is narrated first-hand by 16-year-old Mariah, the story's protagonist.

Mariah was not too pleased with the idea of accompanying her mom to house-sit a millionaire's mansion at posh Palm Springs for an entire summer. That it, until she meets handsome but obnoxious boy-next-door Paul Strobe (I'm sure you can guess by now what the "PS" in the title stands for). As the summer progressed, the two began to go out. And that was when the magic began: when Mariah started to see Palm Springs—and Paul Strobe—in a new light.

The summer romance comes to an abrupt reality check when Paul is diagnosed with cancer.

The book is surprisingly mature for a teen romance, and it presents the crazy sense of humor life seems to have: to allow the most wonderful, most pure romance to take place, only to it away so soon, as if to mock, to taunt. You will swoon, you will smile and ,by the time you turn to the last page, you will weep.

Melissa Telan

Funny prose

Love Stories # 32: "At First Sight" and #35: "I Do" by Elizabeth Chandler (Bantam Books)

These books have none of those giddy, gushy overtones that most teen paperbacks are known for. Both written in the first-person point of view, Chandler's witty and acerbically funny prose gives character and substance to her heroines while preserving the ever-crucial *kilig* factor in the dialogues. Although the endings are quite obvious, it's fun to see how the romance develops.

In "At First Sight," Allie Parker is used to being overshadowed by her gorgeous, popular twin sisters in the dating department. She's perfectly fine with that until she reluctantly falls for Ben, who turns out to be a part of her sisters' crowd and supposedly not her type at all.

Similarly, "I Do" tells the story of no-nonsense sports editor Jane Hardy's perennial battle of wills with star jock Adam that culminates in a wedding. But is it theirs? Read it and find out.

Angela Ignacio

2bU! RECOMMENDS

Our Valentine playlist

"214"—RiverMaya
"All Mine"—Porishead
"Always You"—Sophie Zelmani
"At Last"—Etta James
"Cry"—Mandy Moore
"Every Time I Close My Eyes"—Babyface
"Fallin'"—Alicia Keys
"Fools Rush In"—Elvis
"Hands Down"—Dashboard Confessional
"Head Over Feet"—Alanis Morissette
"I Don't Want to Miss a Thing"—Aerosmith
"I Only Want to Be With You"—Vonda Shepard
"I Wanna Know"—Joe
"It's in His Kiss"—Vonda Shepard
"I'll Be"—Edwin McCain
"Iris"—Goo Goo Dolls
"Kiss Me"—Sixpence None the Richer
"Kiss the Girl" from "The Little Mermaid"
"Let's Get It On"—Marvin Gaye
"Lover Lay Down"—The Dave Matthews Band
"Moon River"—Frank Sinatra
"Ooh Baby I Love Your Way"—Big Mountain
"Perfect"—True Faith
"Pudgy"—Fatal Posporos
"Tell Him"—Vonda Shepard
"Underneath It All"—No Doubt
"The Way You Look Tonight"
"Wonderful Tonight"—Eric Clapton
"Yesterday"—The Beatles
"You Are So Beautiful"—Joe Cocker
"Your Body is a Wonderland"—John Mayer
"You're The First, The Last, My Everything"—Barry White

Blind date rules of engagement

By Faye Bambalan
Contributor

ILLUSTRATION: STEPH BRAVO

IT would be nice if people would just meet and fall in love. But these days, life requires a more pro-active stance.

With Valentine's Day just around the corner and couples all around you, why sit around waiting for the perfect guy or girl when you can actually take action? I am talking about going on a blind date.

For some people, doing the blind date circuit is the best way to get over a heartache or to simply announce that they are free and single. Others view it as a way to actually find The One. The more practical among us (aka freeloaders) see it as a chance for a free meal. Whatever your reasons, a blind date is always an experience, even if sometimes it's a nightmare.

Now most people would find the idea of going out with a perfect stranger daunting, or even appalling. But the mechanics of the game are simple. A few rules are so obvious they could have been taught in high school values class. Not all of them are applicable to every situation though.

I went through years of blind dating experience (not all mine) to come up with some pointers:

Setting up

Do maintain a wide circle of friends. In most cases, it's usually a friend or a relative (think *titos* and *titas*) who asks if you want to be "set up." The more people you know, the more dates you can have.

In case no one takes the initiative, ask a friend. Try to phrase the request casually though, and do not ask over and over again. You wouldn't want to be described as desperate, would you?

Do ask about your date, so you'd have an idea what to wear, where to go, what to say and if you should bring money. Some dates are not completely "blind." You may already have seen or met the person. But it wouldn't hurt to fish for more information, like if she broke up recently with someone, so you know what topics to avoid.

The date

Do not run away if your date turns out to be bad-looking. Though making a mental note to decline any more matchmaking offers by your so-called friend, try to smile graciously. For all you know, you could have the most intellectual conversation in years with Ms Aesthetically Deficient. Remember, charity has its own rewards.

In case your date is someone you wouldn't want to be seen with in public, stay away from places near your house or school. It would not be the right time to run into your ex and have him look at you with pity, or worse, double up in laughter. Suggest out-of-the-way places.

Do choose a light activity. You are two strangers trying to get to know each other, a stressful enough experience as it is. A candlelit dinner in a five-star hotel is too much for a first date. Suggest something fun, like bowling or mini-golf. If you get bored halfway through the evening, at least you don't have to talk to each other all night.

For conversation topics, the safest bet would be to talk about your common friend, like asking how he or she met the "matchmaker." Move on to schools, courses, and even to the La Salle-Ateneo rivalry if you're desperate. Keep the conversation light.

Don't worry if there are awkward moments of silence. After all, you've only just met. But do not talk about exes and past relationships. Avoid launching into a description of your ideal girlfriend or, worse, ideal wife. Try not to make him/her your personal shrink by unloading your family problems. And please, no slumbook questions like, "What are your hobbies?"

Express your opinions and don't just agree with everything he/she says in an effort to be nice. Don't be afraid to be yourself. But don't bend over backward and try to be someone you're not. If ever you go out again, it should be because he likes you for who you are, not for who you pretend to be.

A few rules are so obvious they could have been taught in high school values class

A girl once asked for her date's leftovers because she was so hungry. The guy liked her even more for being so unpretentious. Be sure though that in your effort to be as natural as possible, you still observe good manners.

Don't order pizza, pasta, club sandwiches, chicken, or anything that's messy to eat.

Do act like you're having a good time, even if you'd rather be studying at home. Try to give your full attention to what your date is saying instead of ogling the hunk at the next table. If you must send a text message, do it discreetly.

If despite all your efforts to be polite, you could not spend any more time with your date, it is perfectly all right to decline any more after-dinner plans by saying that you have a curfew or have to study for a test. Skip the "I've got a headache" excuse.

Some people devise an escape plan in advance by scheduling something after the date, or arranging for someone to pick them up. That way, if the date turns out to be a dud, you have a legitimate reason to leave. In the rare chance that you got lucky and your date was fabulous, there would always be a second time.

If you're a girl, don't expect the guy to foot the bill. Always offer to pay half or at least chip in for the tip and parking fees. If you're a guy, it is perfectly acceptable to go Dutch.

Word of caution

Even if you completely trust the person who set up the date, do not let your guard down. As much as possible, do not leave your drink unattended. This is not being paranoid, but date rape does happen. Try not to drink too much. Nothing is more embarrassing than getting drunk and having a near-stranger almost carry you home.

Morning after

Try not to complain to the matchmaker about the date unless something really terrible happened, like your date went to the washroom and never came back. It's not always the matchmaker's fault that you and your date have nothing in common. For all you know, the other person could be complaining about you, too.

If you didn't have a good time but your date wants to see you again, feign sickness, or invent overtime, final exams or family dinners to decline invitations unless you can say point-blank that you're not interested.

Finally, the most important rule of blind dating: Do not expect anything. Don't assume you'll meet Mr. Right. Even if you're pretty sure that you both had a great time, don't count him as a potential boyfriend unless you can confirm that the feeling is mutual. Move on to the next. At the very least, you gained a new friend who might just set you up with the guy or girl of your dreams.

2bU! RECOMMENDS

Now showing...

Here's a list of movies guaranteed to make any marathon sickeningly sweet

"When Harry Met Sally"
"Pretty Woman"
"Never Been Kissed"
"Clueless"
"Sleepless in Seattle"
"While You Were Sleeping"
"The Truth About Cats and Dogs"
"It Could Happen To You"
"My Best Friend's Wedding"
"You've Got Mail"
"Runaway Bride"
"Notting Hill"
"Serendipity"
"My Sassy Girl"
"My Big Fat Greek Wedding"
"Picture Perfect"
"Bridget Jones's Diary"
"Ghost"
"Always"
"Casablanca"
"10 Things I Hate About You"
"Breakfast At Tiffany's"
"An Affair to Remember"
"Beauty and the Beast"
"Working Girl"
"Jerry Maguire"
"When a Man Loves a Woman"
"My Fair Lady"
"Sweet Home Alabama"
"Untamed Heart"
"Only You"

Mag's month-long celebration of love

chalk
P75
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"I'm in love!"

A MONTH-LONG red-letter celebration is awaiting you in the love-packed pages of Chalk's special Valentine issue. It's about loving yourself, your life, your career and the one you're with!

Love and dating 101 answers all you need to know about romantic relationships. Watch your step as you learn the art of flirting and handling an interracial relationship.

Chalk also brings to the dating scene the lovers' lane campus *tambayans* in CEU, DLSU Dasmariñas, Pamantasan ng Makati, Palawan State University, Silliman University, St. Paul College-QC, UP Diliman, UPLB, AdMU, University of San Agustin-Iloilo, St. Joseph's College-QC and PUP—yes, a little PDA allowed. It may even be another alternative to Chalk's Valentine date suggestions for under P1,000.

Complete your V-day package by getting your honey a token that doesn't have to cost you an arm and a leg. Check out the endless list! With such cheap thrills, you can say you're loving within your means.

DLSU Archer BJ Manalo and UE Warriors Paul Artadi and James Yap join in with their lady loves to share a romantic league of their own. And right on the cover is coo-some twosome Penshoppe couple Brad Turvey and Mandy Moore. Looking every inch picture-perfect, Brad enthusiastically dishes out juicy bits about himself, and meeting and working with Mandy Moore. Rounding up the love bug is a tryst with a little Grecian twist. Catch up with Colin Whitfield, one guy on the hot list of Pinays.

Keeping you chic 24/7, Chalk primps you up from head to toe. From your hair to preppy shirts to boy-leg shorts, breakout-busters to skintone-matching concealers, to peek-a-boo pumps showed off in mini madness, you effortlessly metamorphose from campus cool to femme fatale.

But it's not just all about looks. Chalk joins the official student correspondents in classes at UA&P, UP Mindanao, Laguna College of Business and Arts, DLSU-CSB, Chiang Kai Shek, St. Joseph's College-QC, HPAIR and DLSU. And here's a treat to graduating students: a survival list to make it to the real bigger world.

Here's more, join the polls and win loads and loads of freebies! Arm yourself with your handy and reliable college survival companion. Grab Chalk Magazine at National Book Store branches nationwide, CA Communication outlets, and leading magazine stands. To subscribe, call 631-3121 local 119 or 638-7587.

Spending Valentine alone is no big deal

SO you're single and it looks like you'll be spending this Valentine's Day alone. Well, cheer up. Valentine is just one day, so it's really no big deal. Come to think of it, it's actually just another creative and created chance, made by greeting card companies, to make a few extra pesos.

What's really needed is a change of perspective. So what if you don't have someone to pamper you this year? It's not your fault—Cupid's archery skills are getting a little rusty! So let Franzia wine give you some advice to take the "Ugh!" out of your Valentine this year.

Call some of your friends from work or your *barkada* mates to get together. Then go to your favorite hangout and enjoy each other's company.

Throw a party. Make the night memorable at your place with some close friends who will also spend Valentine alone. Give your get-together a new and exciting twist by doing something novel. Stretch your imagination. Tantalize your senses! For your hearing, get some good music. And for your taste, enjoy a fine meal accompanied by a wonderful wine.

Go to a party. Chances are the matchmakers who know your predicament have probably made their move already! They were most likely the ones who invited the guests.

Unwind at home. If it's an especially stressful day at work, uplift your soul with an inspiring book, indulge in your favorite meal accompanied with a good red or white wine. It's a good night to rent that movie you've always wanted to watch but never had the time.

To make the occasion more special, serve Franzia wines.

In addition to bottles and decanters, Franzia has a unique package that's suitable for parties: the Winetap. It's a flexible plastic pouch with a tap you can open and close. It holds three liters of your favorite wine variety, be it red or white. The pouch is protected and enclosed in a durable box. The Winetap keeps wine fresh much longer after opening. Unlike a glass bottle, the wine is not exposed to direct light or heat. It also takes up less storage space, and is easier to open and pour (no cork). You're not likely to spill any of it either, thanks to that tap. There's also no danger of broken glass. But the best plus of all is that Franzia's Winetaps have a freshness date clearly printed. You'll find it at the top where it's easy to see.

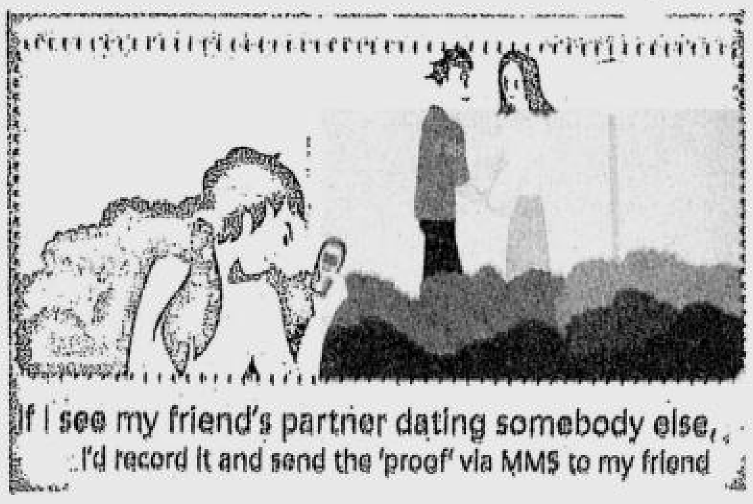
Franzia is available at leading supermarkets and wine shops nationwide. It's exclusively imported by Fly Ace Corp.

have fought with my partner via SMS before

To be you!
My mobile phone has rung during intimate moments with my partner

I have broken up with an ex via SMS before

Love in the time of texting


If I see my friend's partner dating somebody else, I'd record it and send the 'proof' via MMS to my friend

From page F1

The above is just one of the many findings the latest Siemens Mobile Lifestyle Survey found among the 15- to 29-year-olds in Indonesia, India, Malaysia, Singapore, Thailand and the Philippines.

In the survey, it was found that only 11 percent of the Filipino male respondents switch off their mobile phones when they are with their partners. There were even fewer females (6 percent).

The survey says a lot about how close Filipinos have become with their mobiles because, after all, cell phones have become a constant companion (even lasting longer than some relationships). Constantly checking mobiles for messages has become normal, even if Filipinos are having dinner with family and friends.

In fact, more than half of the Filipino respondents (57 percent) have been disturbed by the ringing of their mobile phones during intimate moments.

But surprisingly, Filipinos rated low in terms of mobile dependency, with only 36 percent feeling incomplete without their cell phones. The rest of the Asian youth need to have their mobiles with them all the time.

Harder

Edwin, 25, says he finds it hard to imagine how he survived relationships back in the time when "texting" wasn't even a word.

"It was harder to reach out to one's girlfriend, I guess," he explains. "The only way you could talk when you were not with each other was through the use of a landline phone. But when you were out with your friends or elsewhere, there was no way you could talk to her and so relationships became doubly hard."

According to him, lack of regular communication gave rise to jealousy and paranoia. "One of you began to think of things, like whom was he/she hanging out with. With no cell phones back then, I felt your partner had the option to shut you out of her life."

That is, of course, not the case now, since everyone is practically within everybody's reach with just a few presses of mobile buttons.

Edwin and his girlfriend constantly check on each other anytime they want, even during the wee hours of the morning. "Now, when your partner shuts you out, if she turns off her cell phone, your paranoia has more basis since there's less excuse for her to have done that," Edwin says.

More expressive

Mobile phones have also helped Filipinos become more expressive in love. Among Asians, Filipinos rated the highest (58 percent) in transmitting "I love you" text messages to partners.

Kris, a college junior, thinks text messages pander to some Filipinos' tendency to flirt. "I think we send too much of these love quotes and graphics with really mushy messages," she complains. "And we don't just send them to our boyfriends or girlfriends. You have friends who forward them to you. Even strangers don't spare you from their 'I-love-you' text spree, and most of them have sleazy undertones." (In the survey, 1 out of 3 Filipinos admitted to having sent intimate SMS to the wrong number.)

Mobile chat may have helped Filipinos become more daring in expressing what they feel—and in texting people they don't know.

According to the survey, 27 percent of Filipino males and 24 percent of females flirt over the mobile phone with strangers, with almost the same figures admitting to having used a mobile phone chat site before (22 percent for males and 25 percent for females). Some do this out of boredom, but others are hoping for a fling.

JD says he himself can't believe the number of women willing to hook up with him with just a few flirty text messages. "I've found it easier to find dates in (mobile) chat sites," the 19 year-old says. "And I don't think it has anything to do with the impending Valentine's Day since I've been doing this for a long time now."

He admits it's hard for him to treat the women seriously because of all the flirting that they do through text. He says the cell phone has helped women become more sexually expressive.

Mobiles have allowed partners to send one another creative personalized ring tones and logos. Thirty-eight percent of Filipinos think this is a cute way of expressing love.

"As crazy as it sounds, it's like having your own theme song," Amanda gushes. "We assigned each other a particular ring tone so I'd automatically pick up the phone when I hear it. That way, I'm also reminded of him when I hear the song elsewhere."

Cheating

But perhaps, Amanda would want to hurl her mobile on the wall when she hears the song and she and her boyfriend aren't in good terms.

The survey says females (41 percent of Filipinos) are more hot-tempered on the phone than men (33 percent).

But Amanda disagrees. "I'd prefer to have a shouting match with my boyfriend than let my cell phone do the work. It's easier for me to express my anger that way."

Edwin agrees. "The more she's 'silent' with her mobile, the more I get nervous. It usually means something's wrong," he explains. One thing that Amanda or Edwin will never do is break up with their partners using text, holding up Siemen's findings that 85 percent of Filipinos prefer breaking up the traditional way, that is, face to face. Both agree that it is not just the polite thing to do, but it also spares the other party from further pain.

"Things like that should really be explained," Edwin says. "There's more possibility of closure when you smooth out your breakup personally than just send an SMS saying it's quits."

This is probably the reason only few Filipinos (17 percent) felt the need to change their phone number to avoid being harassed by an ex-lover.

And now, with new technologies like the MMS, which enables mobile users to send and receive photos and sounds, it looks like the rules of love will change even more.

Two out of three Southeast Asians expect the new technologies to enrich the way they communicate.

Eighteen percent of Filipinos have sent a picture of their new dates to their best friends to get their own view. And most of them, if given the chance, will record a friend's partner dating somebody else as a proof of their cheating via MMS. These figures are expected to rise when there are more MMS-enabled mobile users in the country.

"I think everything gets affected by new technologies, even by the developments in the mobile industry" Amanda says. "But still, nothing is better than actually being with the person you love. I think the greatest moments are when it's just you and your loved one, and there aren't any cell phones or computers. After all, those are the moments couples usually most remember."

The Siemens Mobile Lifestyle Survey was completed in December 2002 as part of Asia Market Intelligence AsiaBUS, a regular omnibus survey. Around 1,400 interviews were conducted in Indonesia, Malaysia, the Philippines, Singapore, Thailand and India.

Dine for a Cause

Children's Hour Invites You
to Dine at our Partner Restaurants On Valentine's!

Children's Hour is a global fundraising campaign that calls on individuals and companies to donate an hour's worth of earnings for programs dedicated to children and youth. Since its launch in 1999, the campaign has raised more than P40 million for the benefit of 44 carefully selected foundations that provide children and youth with preventive and rehabilitative services, feeding programs, and education. Make this Valentine's extra special by spending it with a special someone at our partner restaurants. These establishments will be donating a portion of their earnings on Valentine's day to uplift the cause of our children. Let us show these children that they are loved by sharing our blessings with them on this very special day.

Africana
Remedios Circle, Malate Manila
After a long day at work, come and experience the soothing ambience of Africana, a bar Hemingway would have loved. With melodious and soulful music from the great continent, enjoy exotic food and drinks and the friendliest of service. Africana's cigar outpost offers Cuban, Dominican, and Manila cigars. Have a taste of the African Chicken, Grilled Calamari, Salad Maasai and Hunter's Wild Boar Tapa. Call 524-5526 for reservations.

Afrodisia Grill
53 Annapolis Street, Greenhills
With suggestive menu puns like Ejaculada and Viagrum cocktails, one would mistake this for just another fun bar. However, seeing its wide array of rare and unusual dishes the kitchen and dining staff take orgasmic pleasure in serving will entice the diner to try everything. House Specialties include Bayawak ni Bayaw, Ostrich Salpicao, and the Spiced Stingray. For reservations call 723-9705.

Beluga and Pravda
225 Nicanor Garcia St. Bel Air 2 Makati City
A place to see and be seen, the most hip partiphiles in the metro gather here for a night of good food and great music. Taking its name from one of the best caviars, Beluga boasts a European Continental cuisine with Russian specialties Beluga Bistro and Pravda Wine Bar is the first Russian-inspired restaurant in Manila. The cosmopolitan setting is an experience in itself, with its distinct modern design, accenting French elegance with Russian drama. For reservations, call 890-1287

Bistro Remedios
Remedios Circle, Malate Manila
Experience delicious country cooking in a bistro chic setting. Bistro Remedios will satisfy your home cooking cravings. The dining room is filled with furniture, paintings and crafts from the Spanish era. House specialties include Pia-pia, Laing, Crispy Tadyang, Sugpo sa Gata and a whole lot more. For reservations call 523-9153.

Burgoo
Tomas Morato
2/F Podium, Ortigas Center
3/F Powerplant Mall, Rockwell
For an extra special fare in an extra special place, Burgoo is the perfect place to spend your Valentine's. Aside from the quality and sumptuous dishes you came to love at the restaurant through the years, such as Oklahoma-Style Grilled Baby Back Ribs, Country-Style Fried Chicken, Friday Fish Fry and the Seafood Linguini, we are preparing our Valentine's specials: Steak and Prawns ala Pobre and the Baked Fish and Prawns.

Café Adriatico
Remedios Circle, Malate, Manila
The original café that started it all, is still going strongest after 22 years. This is a meeting place of people from all walks of life, persuasions, preferences and styles. Specialties include the authentic Spanish hot cocoa drink "chocolate eh", Spareribs Adobo, Classic Burger, Salpicao and Cheese & Chocolate Fondues. Call 525-2509 for details.

Café Havana
Remedios Circle, Malate Manila
Café Havana is the choice of bar enthusiasts from Manila to Manhattan. This internationally famous bar is a happening place that transformed the Remedios Circle into a throbbing place of fun and excitement. Its Latino-Cubano ambiance lives the spirit of the island from its décor to its food and music. Specialties include Spareribs Habanera, Caribbean Salmon, Mambo Black Rice and the Mojito.

Cibo
All Branches
Serving simple, scrumptious Italian food in a modern setting, Cibo's the place to enjoy a quick but high quality meal. Its famous menu boasts its wide array of panini, grilled Italian sandwiches, porchetta and delectable pasta. Not to be missed are the to-die for desserts and the refreshing frullati that makes dining all the more enjoyable.

Cork
Power Plant Mall, Rockwell
Ground Floor, ELJ Communications Center, ABS-CBN
Inside the simple, elegant interiors lies a tasteful wine selection affordable for the hardworking yuppie. Menu includes appropriate wine selection to each meal to enhance dining experience.

Ebun
Ground Floor, Greenbelt 3
Ebun, meaning "egg" in Capampangan, serves delectable egg dishes ranging from *Asadong Ebun* to *Morcon with Itlog ng Pato*. This new concept store offers other specialties which include the *Umba, Sisig ni Mely* and *Bangus Belly in Tausi Sauce*. For more information, call 757-4292.

In the Mood Ballroom
Remedios Circle, Malate Manila
Being the longest and most popular ballroom club in Manila since '91, In The Mood offers sophisticated musical selections ranging from swing to salsa, mambo to tango and rhumba to reggae. Expert and accommodating dance instructors are available on request. House specialties include paella and pasta and the full menu from its sister restaurant below, Mil Novicientos. Call 524-3798 for details.

Kitchen
Ground Floor, Greenbelt 3
Mega Strip, Megamall B
Kitchen serves fusion cuisine of Filipino and European influences. Its dishes are simple, unpretentious yet startlingly delicious. Specialties include *I Say Tomato, You Say Tomato, Salmon Says, On Barbie's Cue*, and *Ice Queen*, to name a few. For more information, call 893-4232 (Greenbelt) or 687-4232 (Megamall).

Magnum
Greenbelt 2
Specializing in serving the best grilled meat and seafood, perfectly prepared and presented to the discerning diner. Everything in the menu will be accompanied by carefully selected wines from all over the world to enhance the dining experience. Dining has never been more pleasurable, with the gardens around setting the mood for a night of good food and wine.

Mangan
Ground Floor, Padre Faura Wing, Robinson's Place, Ermita
Robinson's Galleria
2nd Floor Glorietta 1
Staying true to authentic Capampangan cuisine yet giving it a modern twist, Mangan boasts yummy dishes at a very affordable price. Specialties include *Kare-kare, Sugpo sa Aligue, Tinapang Bangus* and the sumptuous *Halo-halo*. For more information call 411-4784 (Robinson's Ermita), 687-4459 (Robinson's Galleria) and 812-3843 (Glorietta)

Milky Way Café
2/F 900 Paseo de Roxas, Makati
Feast on your favorite Filipino fare this Valentine's Friday and Saturday at Milky Way Café, featuring original recipes from this well-loved restaurant since 1962. House specialties include Adobong Sugpo, Kare-kare, Sinigang na Salmon, and Milky Way's famous Halo-Halo. Celebrate with your family and loved ones and get a chance to share. For reservations call 843-4124.

Mil Novicientos
Remedios Circle, Malate Manila
Step into a most delightfulo ambience reminiscent of a Mediterranean abode in the coast of Italy or Spain. The tiled bar and metal grill staircase will put you in a mood of delightful anticipation tasting the gastronomic pleasures to come. Specialties include Paella Verde, Prawns ala Plancha, Boquerones Barcelona, Cocido and the Pigeon Pie. Call 521-6682 for details.

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Let reason take a break on Valentine

Head and heart are not mortal enemies; they create balance when love spins your world uncontrollably

By Tessa Arcilla
2bU! Correspondent

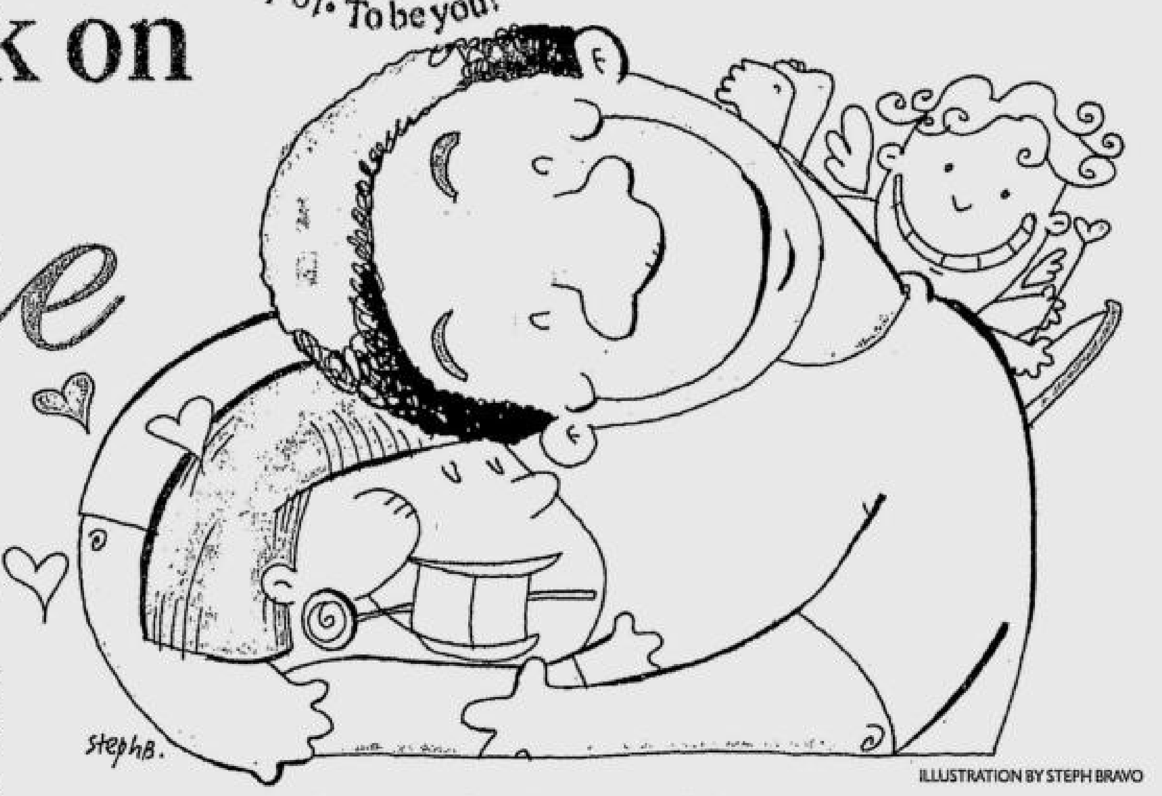

ILLUSTRATION BY STEPH BRAVO

"YOUR heart says go, but your head says no..."

Yet another cliché, but it does seem to hit a nerve, doesn't it? At one point or another, we have had to deal with this internal conflict whether or not in the context of romantic love.

However, with the much-awaited (or in some cases, much-avoided) Valentine's Day just two days away, let's talk about l-o-v-e, shall we?

About 15 years ago, young girls, myself included, fantasized about their ideal man in the form of a dashing prince on a white horse who would one day come and sweep them off their feet. With "Pretty Woman's" Richard Gere, the "Prince Charming" ideal was reinforced.

Fast-forward to year 2003, and that bubble of fantasy has surely been burst because somewhere along the way, we've learned to use our heads for things other than dreaming or staring into our Prince Charming's deep blue eyes—besides, there aren't too many blue-eyed babes in this country, anyway.

In our society, the cliché about heart and mind going in "different directions" is, in fact, pertinent, given all the unwritten, but very well understood, rules and restrictions that we've come to embrace, consciously or otherwise.

Knowing when the heart says go is fairly easy. The hard part comes when the head says no. No amount of reasoning can overcome existing beliefs, many of which we have grown to accept as culturally correct.

Here are some of the most common "unwritten rules" that make falling in love just a little more complicated:

Not "up to par"

People-watching has become a common Filipino pastime (especially with all the coffee shops sprouting in just about every corner). Subconsciously, we have formed clear mental pictures of the different classes of people. Being *pintaseros* and *pintaseras*, we tend to judge by looks, surname, school, social circles, family background, or even the way others speak English.

We have become so judgmental that we can look at a certain guy or girl and almost clearly picture the person most "at par" with him or her—a judgment based on reasons other than those that should really matter.

In the same way, there are many who look at themselves and come up with a picture of the person they expect to end up with, that when fate takes a sharp turn and they fall in love with someone who does not meet the dictates of society, the head starts to challenge the heart.

Avoiding family feuds

This is one of the more serious "rules" affecting our love lives. It involves the sentiments of the family which, in our culture, means the whole clan.

It is common among the Chinese-Filipino to prefer a partner of the same ethnic origin to conform with family tradition, just as many Catholic parents would rather that their children marry someone of the same faith. And it doesn't end there. People from the more affluent sectors of society are pressured to find someone from the same elite circle, conservative parents prefer someone Filipino-born and raised, and there are even extremes where a family of Atenistas cringe at the thought of a La Sallian joining their family, or vice-versa.

It's hard enough using our heads to choose partners based on our own set of criteria. So you could imagine how many voices would be screaming in your head when the preferences of your whole family are taken into account.

Out of your league

Believe it or not, the fear of liking someone "out of your league" is still very common, and not just among guys who are often intimidated by successful women. This is probably related to the first point mentioned (not "up to par"), but this time, instead of being the one making *pintas*, you are at the receiving end of criticism. I have always believed that nobody is out of anybody's league, but I must admit, reality bites in this culture. Or, it could be a case of, "what goes around, comes around," don't you think? If we stopped judging other people based on superficial criteria, then maybe we wouldn't be too afraid to let ourselves like anyone regardless of how unreachable he or she may seem.

Rules of friendship

This is something we probably have gone through at some point in our lives, especially during college. The typical scenario would be that you have a close friend, almost like family, and then one day, you both fall for the same person. Or, it could be that a guy or girl falls for the best friend of the original object of his or her affection. After talking to friends who were raised in western countries, many said that it usually ended up as a case of "may the best person win, but we'll still be friends." This may not be true for all, but they are usually more upfront about the whole situation.

Unfortunately, this isn't the case here. For us, it is still taboo (to go after the person your best friend fancies) and situations like these could blow up in our faces. We tend to use subtle cunning to go around this touchy scenario, our motto being "*bahala na.*" I don't know if I was ever able to rationalize whatever I did when I went through a similar experience, but I do know that my head won—fortunately for me.

Career before love

This, I believe, is more of a western ideal, with more men and women marrying at a later age for reasons that are more practical than anything else. However, it is becoming more common among young Filipino professionals to let their love lives take a backseat to their careers. The justification for delaying love varies from person to person, but it may be advisable for those who have just started their careers.

But there will come a time, especially for women, when priorities just have to be shuffled a little. They say that most successful career women have dysfunctional married lives because "you can't have it all." I beg to disagree. We can have both, but this will entail knowing exactly when to listen to your head and when to give your heart a chance.

To a certain extent, falling in love in the 21st century, and in Philippine society at that, does seem to have become less romantic (definitely a far cry from Casablanca) and a little more practical, considering all the unwritten rules we subconsciously observe.

However, living in the fast lane has its good side—we have become more appreciative of even the slightest show of romance. Now, when it comes down to it, the head and the heart are not mortal enemies. They exist to give you balance when love spins your world uncontrollably, or when hard-heartedness makes your world cold.

I admit, I have always listened to my head—always. But I know that one day, it would eventually run out of reasons. This Valentine's Day, I hope your head runs out of reasons and you let your heart win, at least for one day. Happy Valentine's Day!

E-mail the author at mtda@yahoo.com).

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Valentine's guide for lonely hearts

By Angela V. Ignacio
2bU! Correspondent

CONTRARY to stubborn belief, you are not the only one without a date on Valentine's Day. As much as you sigh and mope and beg Cupid to give your longtime crush a prick in the heart, he won't listen to your pleas if the time (or the person) isn't right.

So instead of sprouting roots while waiting for that special someone to come into your life, here are twists to some old ideas on how to enjoy Valentine's Day without feeling lonely and pathetic. After all, who says you need a date to have fun?

Run a movie marathon.

While having a good bawl over sappy movies like "Sleepless in Seattle" or "Notting Hill" may be appealing to most people, it's not exactly a good idea to torture yourself with scenes of other people's happily-ever-afters when you're already feeling lousy. You can try renting suspenseful, thought-provoking flicks like "Hannibal" to make you put your blues on the back burner at least for one day.

But if you're not in the mood for flat-out cannibalism, there's always the usual pick-me-up (but still sappy) flicks like "Bridget Jones' Diary" to keep your optimistic side alive. But don't say I didn't warn you.

VALENTINE'S/ G3

SMART zed
HITLIST
LOGO CATHEART
LOGO CHIX1
LOGO HEARTFILL
LOGO ILY1
LOGO ILY2
LOGO IMHERE
LOGO KISSMOKO
LOGO LOVE1
LOGO LOVEBIRDS1
LOGO LOVEME
LOGO LOVENOTE
LOGO LOVER
LOGO LUVYU
LOGO LUVYU1
LOGO TRULUV
LOGO VALENTINES
LOGO VALENTINES1
LOGO VALENTINES2
LOGO WINGHEARTS
LOGO LUVWORM
PIC 4YOU
PIC ALLURS
PIC ANGELUV
PIC BEAR1
PIC BOX
PIC CUPID
PIC CUPID2
PIC DOG2LOG
PIC DOGDATE
PIC HEARTKEY
PIC HUGKISS
PIC ILY4
PIC ILY5
PIC ILY6
PIC ILY7
PIC LIFELUV
PIC LIKEYOU
PIC LUVGIRL
PIC LUVGUY
PIC MISSYOU2
PIC MISSYOU3
PIC MYHEART2
PIC PIGGYLUV
PIC PROMISE
PIC SENDKISS
PIC SMILEME
PIC URSWEET
PIC FLOWERS
POW!s Pick of the Week
SMART Simply Amazing!

Valentine's downloads for your Prince Charming.

One Hundred Ways	*James Ingram*	**TONE 100WAYS**
Babe	*Styx*	**TONE BABEIM**
Can't Get Enough of Your Love, Babe	*Barry White*	**TONE CANTGET**
This I Promise You	*Nsync*	**TONE DISIPROMISE**
Don't Say Goodbye, Say Goodnight	*Binocular*	**TONE DONTSAY**
Endless Love	*Lionel Richie & Diana Ross*	**TONE ENDLESS**
Get Here	*Oleta Adams*	**TONE GETHERE**
Hold On To The Nights	*Richard Marx*	**TONE HOLDONTO**
How Do You Keep The Music Playing	*James Ingram*	**TONE KEEPMUSIC**
La La La Means I Love You	*Swing Out Sister*	**TONE LALALA**
Endles Summer Nights	*Richard Marx*	**TONE SUMMERNYTS**
When A Man Loves A Woman	*Percy Sledge*	**TONE WHENAMAN**
Harana	*Parokya Ni Edgar*	**TONE HARANA**
It Might Be You	*Stephen Bishop*	**TONE MYTOU**
Fallin	*Alicia Keys*	**TONE FALLIN**
Dilemma	*Nelly*	**TONE DILEMMA**
Your Body Is A Wonderland	*John Mayer*	**TONE URBODY**
Kahit Kailan	*South Border*	**TONE KAHITKLAN**
Forevermore	*Side A*	**TONE 4EVERMORE**
What Can I Do	*The Corrs*	**TONE WATCANIDO**

HOW TO CREATE A LOVE LOGO:

SLOGO PAO BROOKE
1 Key in SLOGO <NAME1> <NAME2> Ex. SLOGO PAO BROOKE
288
2 Send to 288.
pao ♥ brooke
3 Save upon receiving logo.

How to get a logo, picture message or ring tone:

LOGO CHIX1
1 Type in KEYWORD. Ex. LOGO CHIX1, PIC SMILEME or TONE HARANA
288
2 Send to 288.
3 Save upon receiving logo, picture message, or ring tone.

To send logo, tone or picture message, to your friend, type in <keyword> <cell phone number> and send to 288. Ex. LOGO CHIX1 09191234567, TONE HARANA 09181234567 or PIC SMILEME 09181234567.

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Ex. ICU IAM JUDE JOEBLACK M 27 5'10 150
288
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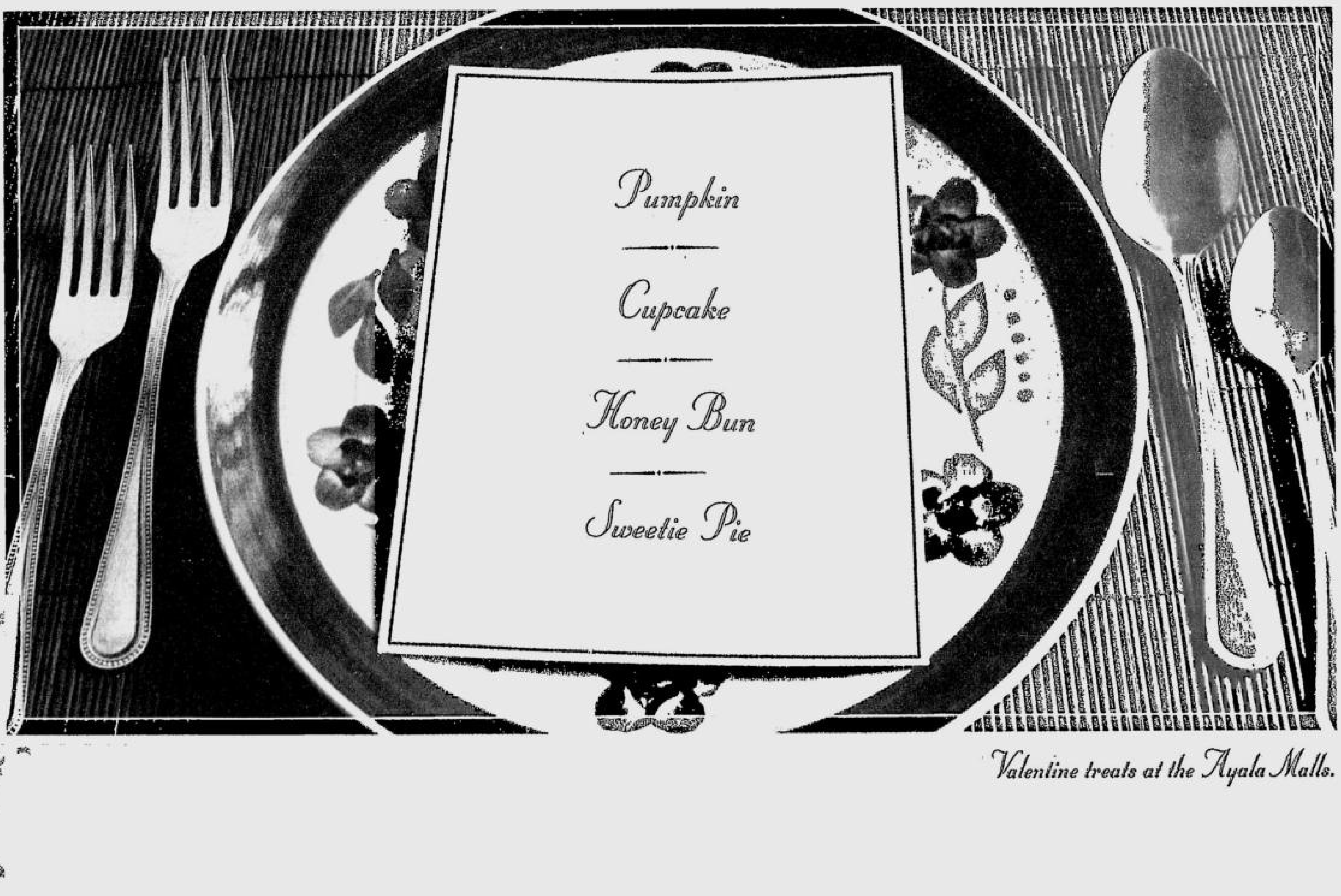
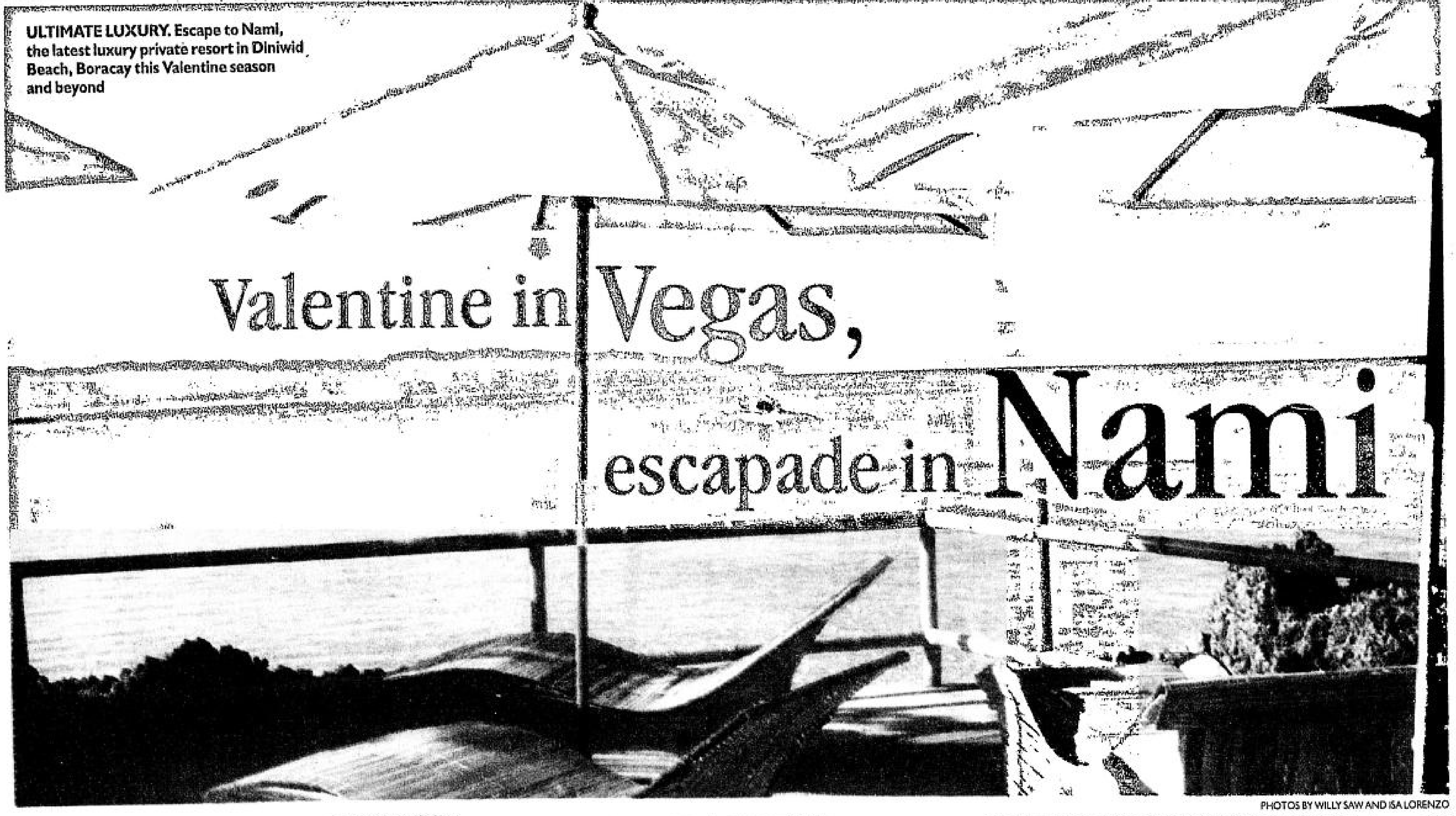

Pumpkin
Cupcake
Honey Bun
Sweetie Pie

Valentine treats at the Ayala Malls.



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Valentine in Vegas, escapade in Nami

PHOTOS BY WILLY SAW AND ISA LORENZO

Tim Yap

"THIS is goodbye, Manila!" screamed **Cher Calvin**, standing atop a stool by the bar at Industry, the hottest hip-hop/R&B spot owned by **KC Montero**.

Last Saturday night, Cher's farewell party gathered her friends and industry insiders from both the media and the party scene.

Draped with a feather boa and donning a $4,000 Versace dress (from **Tommy Ng**) with a thigh-high slit, Cher was in high spirits at her Vegas-themed bye-bye bash.

As we all know by now, Cher is Las Vegas-bound to work at Fox Network, with a show with **Robin Leach** in the works.

Playing cards, chips and fuchsia feathers draped the club, providing that glittery gambling feel. And guests came in gaudy, glittering glam wear.

Cher's best friend, **Tina Pamintuan**, wore a tie and beret with matching Kylie hair, while **Jojo Silverio** and **Santi Picornell** looked like a billion bucks.

A funny thing happened at the Industry party. People were a bit noisy while best buddy Tina was giving her speech, so Cher grabbed the mike and said, "Will all my friends here raise their hands? Those who are not, and are continually talking while my best friend is, should stand up, and get the f*ck out of here! This is my despedida!"

And everyone in the room became quiet.

That is classic Cher—no-nonsense and will stand up for her friends. Indeed, you can take the girl out of New York, but you can't take New York out of her.

Boyfriend **Troy Montero** showed up late from a taping. He arrived and apologized to Cher just about the time Cher's friends were giving their farewell speeches.

Just when everyone thought World War III would explode, Cher casually said, "Okay, you're forgiven. How can you get mad at him? He's so *guwapo*."

And the air was all of a sudden cleared of tension.

After the party, Cher and Troy were seen having an intimate moment outside the club, while the guests continued to party to the R&B beats of the Makati downtown club.

RELAX, REJUVENATE. Each of Nami's private villas has a jacuzzi on the balcony with a breathtaking 180-degree view of the ocean.

Breathtaking Boracay

For weary partyphiles who feel that the city is too crowded this Valentine's season, I suggest an escape to Nami, the newest luxury private resort in Boracay.

Na mi in Japanese means "wave" or tsu nami; in Ilonggo, it means "good," "pleasant," and "delicious."

It is located in Diniwid Beach, around the bend of Station 1, just a walking distance from Boracay's famed White Beach.

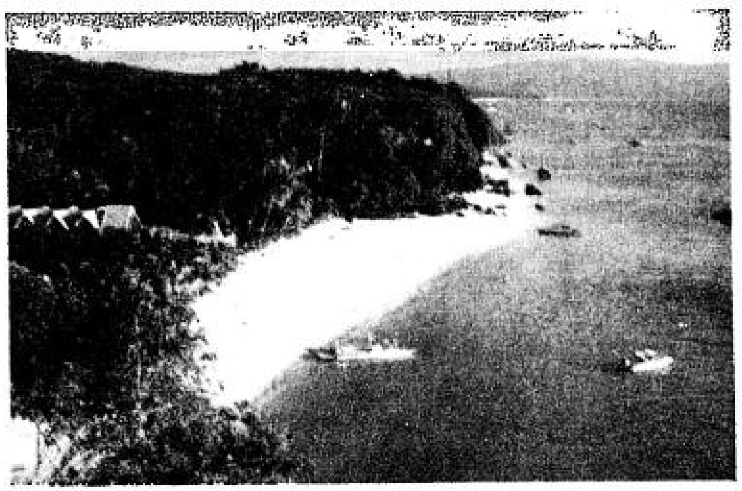
Diniwid represents what Boracay was while it was still a virgin island, full of unadulterated and natural character, the sand whiter than white, finer than fine. And the water, crystal clear.

In Nami, luxury takes on a different meaning. After landing in Caticlan, a speedboat awaits you and your date to take you to the resort.

Nami is set on the edge of a cliff and buttressed by the sky. A "Bayanihan lift," a scenic elevator (the only one on the island), lifts you up, up and away to the Nami lobby.

In your own private villa, there is an outdoor jacuzzi on the balcony. You have a breathtaking 180-degree ocean view.

There, you can see all of Boracay, a perfect "escape from the escape"—first-class, five-star—I'm running out of superlatives to describe it.



VIRGIN ISLAND. Diniwid Beach is how Boracay was decades ago.

INSIDE NAMI. The rooms exude contemporary Filipino charm.

The staff is very warm, very Ilonggo, just like the Ledesmas, owners of this private cove.

From Nami to any point in Boracay, a speedboat and multicab are at your disposal.

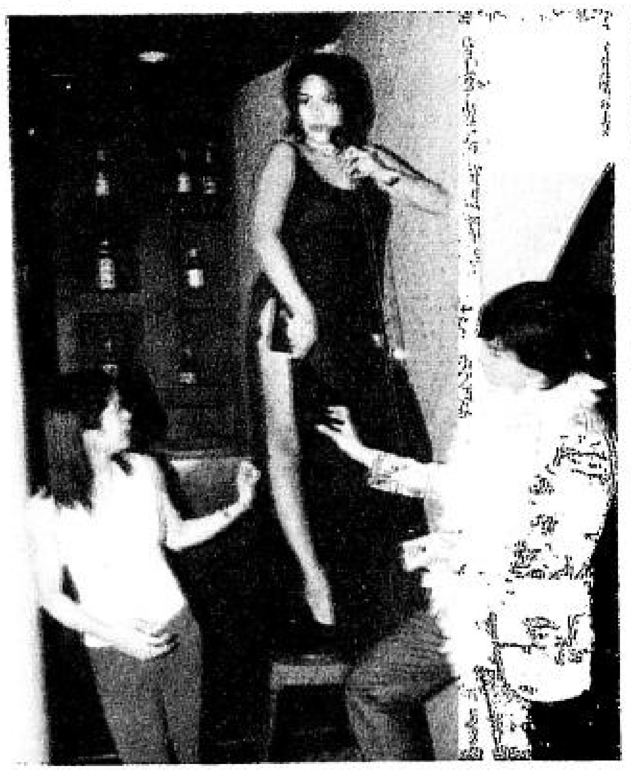
Staying, dining and basking in the sun at Nami, then hopping over to Mandala Spa redefine the term "living the life!"

For you and your date, Nami even has a vacation menu that provides a customized, personalized dream vacation based on specific needs, wants and desires.

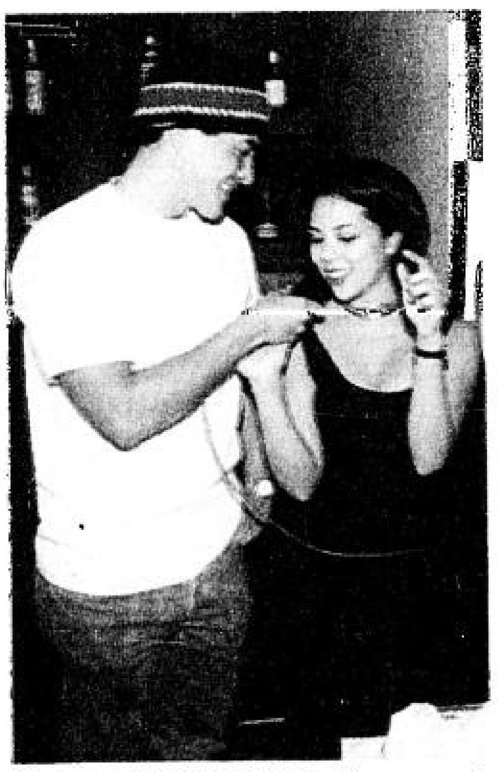
Helicopter ride to the island? A violinist to play for you at dinner in your own balcony? In-suite spa? Name it, and Nami will make sure you'll have a stay that is "matawhay" (peaceful in Ilonggo) and "matahom" (beautiful in Ilonggo).

Friends, lovers and partyphiles, what are you waiting for?

Contact Nami Private Villas at Penthouse, The Valero Tower, Valero Street, Salcedo Village, Makati City; tel. 818-4521/818-6435/818-6237; fax 813-0276; website www.namiboracay.com.



NEW YORK TO MANILA TO VEGAS. Chinggay Andrada, Cher Calvin and Yaparazzi at Industry



FORGIVE AND FORGET. Troy Montero and Cher Calvin onward to sweet endings

CREAM OF THE CROP. Lexi Schulze and Becca Dosce

FASHION PLATES. Tina Pamintuan and Jenny Serrano

INDUSTRY INSIDERS. Kris Cariño, KC Montero, Dino Sulit and Sael Clenista. Not in photo is Mike Tinsay.

It's also the Day of Self-love

By Niño Mark M. Sablan
2bU! Correspondent

THE WORLD is full of love. Our hearts burst with all kinds of love: romantic, sexual, unconditional, familial, platonic. Different kinds of love that demand different expressions.

However, caught up with love, we sometimes forget to love the one who should be on top of our list: ourselves.

Not loving oneself doesn't necessarily mean punching oneself on a regular basis or failing to hug and kiss oneself good night. Sometimes, one neglect one's needs, ignore well-deserved treats and deny oneself of happiness.

There are cases when one falls so much in love that one does everything for the beloved. In the process, one discovers certain things: that one is capable of fasting, self-torture, stealing, lies and murder. One discovers one can do stuff such as composing a touching haiku or a love poem.

> You fall in love with everyone and everything except yourself

One of the most important yet heartbreaking realizations when one is passionately in love is that loving another may hinder one from loving oneself. No matter how near-perfect one's object of affection is, there are instances when one's beloved complicates one to the point of one's destruction.

One brilliant example is when one's love isn't reciprocated. One's love may start as crush or a puppy love and turn into something bigger and more serious, like one of Madonna's black dogs in the "Frozen" video. Thus, the need for one's love to be returned is also intensified. In most cases, one doesn't get loved back by the apple of one's eye (Jude Law, Bobby Flay, Franka Potente and other gods and goddesses who don't know that one exists). So one gets hurt and cries.

If one realizes one cannot be loved back, one should look for another. It shows self-love because one is willing to take the necessary steps to be happy.

Someone said that we can't give away what we don't have. It's not exactly like that in the game of love. We don't need to love ourselves first before we can love other people. In fact, we love others too much that we "run out" of love for ourselves.

But love ourselves, we must. And this Valentine's Day, we may be unattached, freshly single or virgin, but at least we're not loveless.

We love ourselves. We're not going to lock ourselves in the room and watch a pirated VCD copy of "Only You." We're going to go out today and search the whole country for The One. After all, The One will make us happy. Searching for one's happiness is a true indication of self-love.

Love text poetry winners known

THE BOARD of judges of Textanaga decided to split the P5,000 first prize on its opening week. Mark John Abeleda and Danilo dela Cruz shared the title "Textanagīsta ng Linggo."

Likewise, consolation prizes, amounting to P6,000 were divided among Reginald Parfan, Angelica Viloria, Noli Cruz, Eunice Biasbas, John Torralba and Sheena Opulencia.

"The two *tanagas*," said Virgilio Almario, board chair, "are both so outstanding that we've decided to declare them as co-champions."

The winners were chosen from more than 1,000 entries.

The prize-winning poems are as follows:

Nang ako'y nag-aabang
Ng tala't bulalakaw
Bigla kang napadaan
At ako'y tinamaan
—Mark John Abeleda

Ay! Masaganang payaw
ang katawan mo, mahal
at bul-ol akong bantay
sa mapintog mong palay
—Danny de la Cruz

The Textanaga is jointly sponsored by the National Commission for Culture and the Arts, the Filipinas Institute of Translation, Inc., Unyon ng mga Manunulat ng Pilipinas, and the U.P. Institute of Creative Writing.

Awarding ceremonies will be held on March 17, 2 p.m. at the Vargas Museum, UP Diliman, Quezon City.

Participants in the second-week phase can send entries with their names and addresses from 8 a.m. to 5 p.m. at (0919) 317-5708 and/or (0916) 730-2695.

ILLUSTRATION: STEPH BRAVO

Valentine's guide for lonely hearts

From page G1

Feeling blue on the day of wines and roses? Quit moping and rediscover the long-forgotten joys of single blessedness

Hook up with an "old friend."

How's your relationship with The Big Guy? This is a good time to have a little spiritual soul-searching and catch up on old times with the Lord. Visit the chapel, go on a retreat, or even just sit perfectly still and meditate. Who knows? He just might turn out to be the One you were really looking for.

Go out with your buddies.

Valentine's Day was never meant to be spent moping around with John Mayer's "Love Song For No One" playing over and over in your worn-out CD player until you're on the brink of chronic despair. Go out. Have fun. Enjoy your freedom while you can. You'll be surprised to know that many couples are itching to have a night of fun with people other than their partners for once.

Play the "secret admirer."

Those who don't want to be left out of the flower-giving ritual usually ask their friends to give them a bouquet or two, and it almost always works. One does feel a lot better knowing that even if you don't have a significant other, you are and will always be loved by others. You can do just that—send your friends a sweet package or even pay a singing group to serenade them (if you have the money). Then again, you don't exactly have to let them know it's from you… He he he.

Can't think of anything else? Do nothing.

You don't have to beat yourself up just trying to look like you're not on the sad list of hapless romantics on Valentine's Day. Who cares if you don't have anything special planned? Just have a good day, regardless of the occasion. Carpe diem, as the saying goes. But since it is the day of hearts, well… What the heck, you can still keep your eyes peeled.

E-mail the author at aoshi_no_miko@hotmail.com.

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- Mr. Paul Walters
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- Mr. Noel Benitez
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- Mr. Mike Bingsuan
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Glorietta 4 Park: Feb 11, 7pm

GREENBELT
Comedy Club with Jon Santos and Candy Pangilinan
Greenbelt 1: Feb 12, 7pm
Green Lounge with music by popular local and foreign DJ's
Greenbelt 2: Feb 14, 9pm
Music Styles by Citilite featuring Lynn Shermann and Ugoy-ugoy Band
Greenbelt 3 Park: Feb 4, 8pm

AYALA CENTER
CEBU

Starlit Dinner and Show with the Apo Hiking Society
A night filled with Love and Laughter. Dine under the star-studded sky for P350/px (buffet set-up choices from Cafe Laguna, Sol Y Luna & Brix)
Lagoon Area: Feb 14, 6:30pm

Romantic Rhapsody
Music in celebration of love at the Ayala Food and Entertainment Center
6:30 - 8:30pm
Soulstring: Feb 5, 12, 17, 19
La Mer: Feb 7 and 10
Lanie & Delgie of Next Stage: Feb 11, 13, 21
Surprise guest: Feb 14

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Town Plaza: Feb 16, 7pm

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Whatever you fancy, it will be a night to remember.

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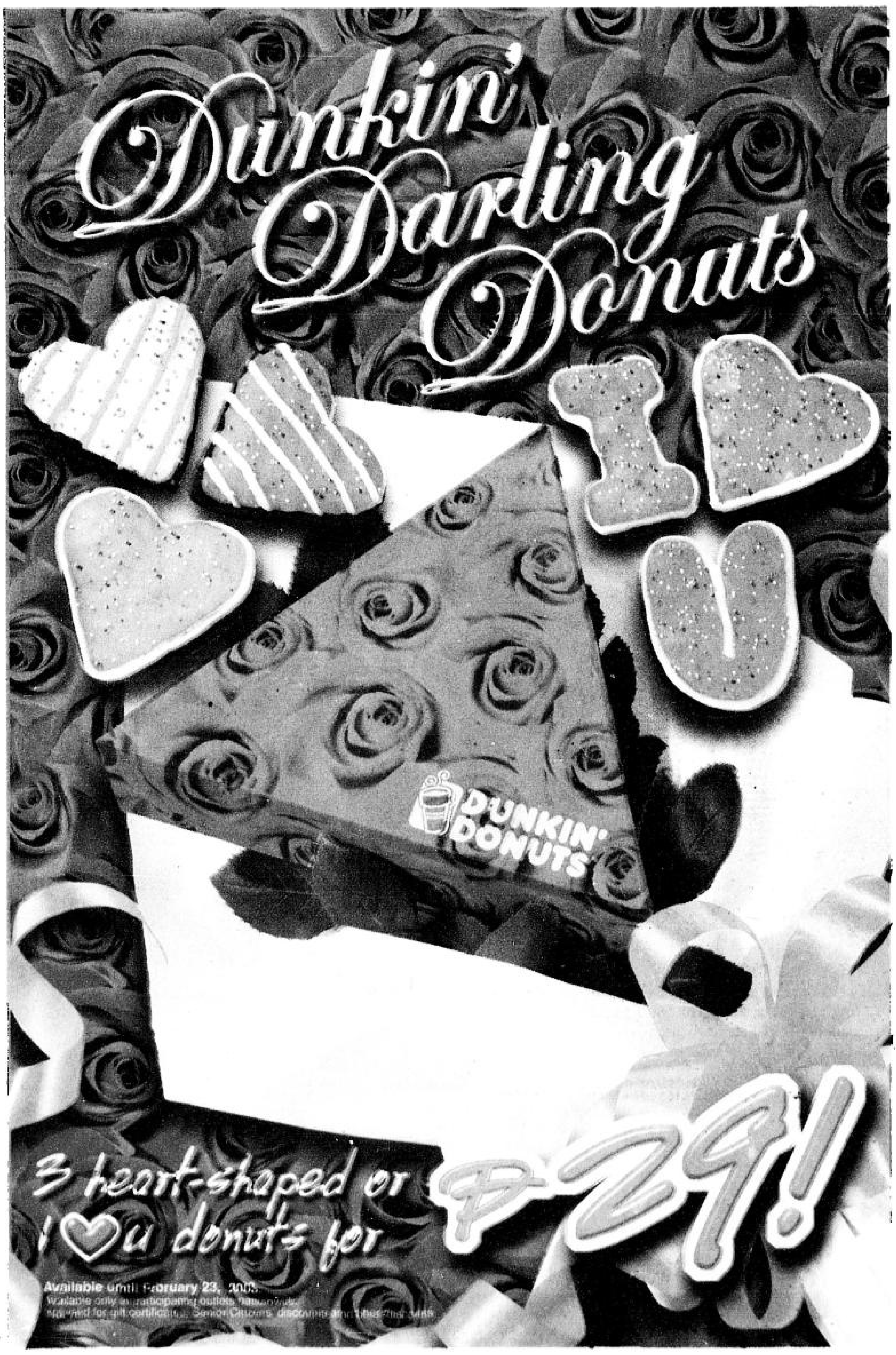
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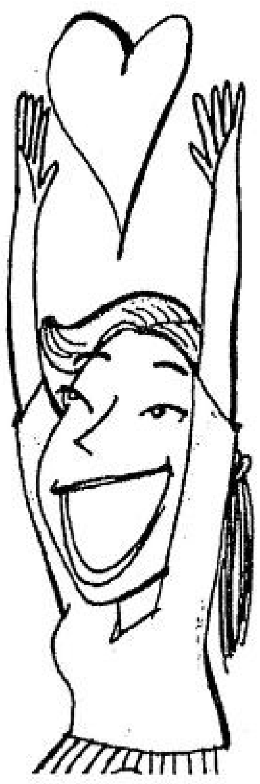
Valentine's Day is also about charity

By Chiquit Torrente
2bU! Correspondent

If you can make someone feel good on V-day, you'll end up feeling better



I USED to totally dislike Valentine's Day, not just because it's been so commercialized but also because I really didn't have anyone to share it with.

But while researching a Valentine story for a magazine, I found out that the day was named after a Christian who was persecuted and even fed to the lions in Roman times.

His name was, of course, Valentine. And the reason for the "love" theme of the holiday was his love for his Creator. But before we go overboard on the "L" word, I'd like to suggest that we use "charity" instead.

In St. Paul's letter to the Corinthians, he said, "But now abide faith, hope, love, these three; but the greatest of these is love (1 Corinthians 13:13)." Some translations use the word charity instead of love, because of the Latin word "caritas." The word charity has since evolved that we now use it to mean good works, as in "charitable deeds."

So I propose to all those who find Valentine a commercialized day to celebrate love, why not look at the root word, i.e., the reason for the day, and start from there? Instead of grumbling and moping around all day because you are not someone's Valentine, think about something you care about.

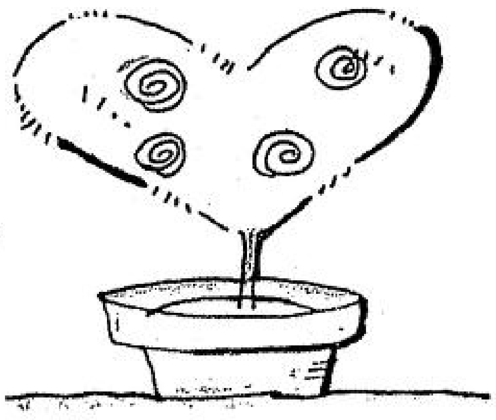
Do you, like my fellow 2bU! correspondent and high school alumna Maui Reyes, adore animals? Then instead of complaining about being alone, visit an animal shelter and bring home a baby animal to care for. Or if you have someone to celebrate V-day with, instead of spending a couple of thousand pesos for a special date and a Valentine outfit, why not donate the amount to the Philippine Animal Welfare Society or an animal shelter? Better yet, instead of expensive bouquets and imported chocolates, why not give your special someone a puppy? Not only will you be giving your special someone a loyal pet, but you'll be giving a special animal a new home, too.

Maui
Steph B.

If the cause closest to your heart is the environment, make Feb. 14 a tree-planting or community clean-up day. Who knows, you might meet someone who shares your concern and who might be celebrating Valentine with you next year.

I saw a television commercial suggesting that instead of flowers and chocolates, you could "buy" a tree for your loved one to be planted in his/her name at the La Mesa Dam. It will be a Valentine gift for a whole generation.

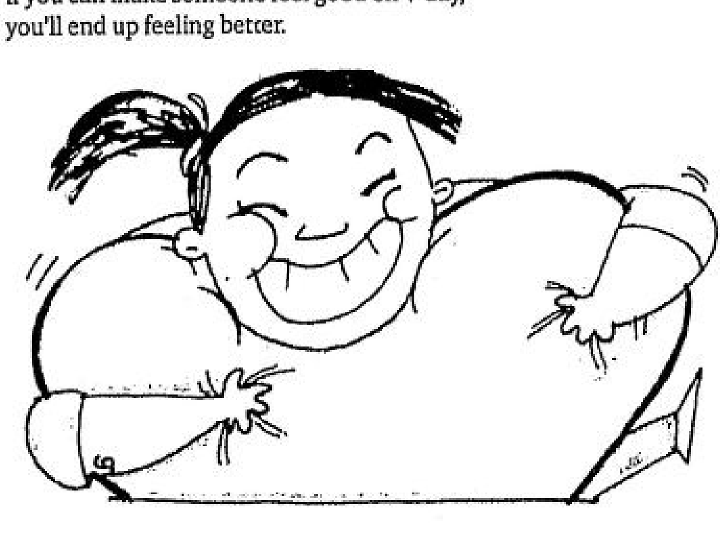
If what you care most about are children, there are countless places you can go to to share a little love this day: The Children's Garden, Home of Joy, the Philippine General Hospital Children's Cancer Ward, among others. Seeing a lonely or sick child smile will definitely make you forget you don't have a date on this day.



ILLUSTRATIONS BY STEPH BRAVO

When I was in second year high school, Sister Rosella, my religion teacher, made us write Valentine notes to the whole class. She called them appreciation notes. All we had to say was "Dear ----, I appreciate you for your creativity (or whatever adjective you can be sincere about). Happy Valentine's Day! (signed...)"

If you cannot think of anything you can show charity to, you can always give appreciation notes to friends and family. The point is, if you can make someone feel good on V-day, you'll end up feeling better.



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STEPHEN SPEAKS

To fame and beyond

The Oklahoma band is overwhelmed by the Philippine response to its music and promises to come back for another concert

By Angela Ignacio
2bU! Correspondent

2BU! had the privilege, together with the Manila Bulletin and Chemical magazine, of interviewing Stephen Speaks, the phenomenal rock band from Oklahoma recently.

The band members were every bit as charming, candid and down-to-earth as expected.

Rockwell Ryan Ripperger and TJ McCloud (guitar/vocals), Amber Sturges (vocals), Dain Samuelson (percussion), Blake Howard (bass) and Blake Farmer (drums) spilled the beans on their climb to fame, including their next album and rumors of a summer tour.

How are you finding the Philippines so far?

Blake H. (BH): You guys are totally awesome! So welcoming. It's kind of like "The Texas of Asia" because everybody in Texas is so friendly and so warm, and I think everybody in the Philippines is [too].

This is the first time you've been out of the US and touring Asia, right? How are you taking all this so far?

(The band looks somewhat dazed)

Rockwell (R): It's... wonderful.

Amber (A): It's very overwhelming...

The tickets for the gig in my school, Ateneo, have been sold out within days after release, so you must be really proud. (Chorus of "wow's") I mean, I didn't even manage to get a ticket. It's that fast.

(The band laughs)

Has it been hard for you to get to where you are now?

A: Actually, no. I mean, we've been doing what we love... we put it on the webpage but people downloaded it and listened to it and showed it to their friends, and all of a sudden we just got called over... so we really have it done, we haven't been struggling. I mean, obviously people put their work into it... but it was still the fans [who did it].

R: But we really had to spend a lot of money on advertising. I mean, we really did our best to make the CD known, and I've been spending the last couple of years doing this.

How do you classify your music? To what genre does it belong?

R: Hmm... Acoustic rock, if that's a genre. Maybe even folk rock, I don't know. I don't think you can put us in a box. I mean, obviously, "Out Of My League" is like a piano ballad, and then you've got "Wilderness" which is more of a rock song, and "Passenger Seat" which is like Southern rock... And we have some of our new ones that are great pop...

"Passenger Seat" the single has been playing regularly. Does that scare you? I mean, how do you feel about it being the single and everywhere you go you have to sing that song?

Blake F. (BF): The day we made the music video, we probably listened to that song, like, 30 times... I was sick of singing that song! (laughter) But still I find myself humming or singing it...

R: I've been remixing that album for the last three years, so after four months of listening to that song every single day... it gets old. But ultimately, I still like this song. It's so funny—I've been one of [TJ's] best friends since we were 15, and still every time he'd sing it I'd be like, "Wow... He's so good..." (laughter)

TJ: As far as being scared of the success, I think we definitely have more tricks up our sleeve; we have some good songs left. You know, I'm glad that people like this song so much, but I'm not worried about being a one-hit wonder or whatever.

In your album, you were thanking Ike and the Hansons for making you realize what was going on. So what did you realize? What's going on now?

R: Isaac has become one of my best friends... When all this started happening, [he] and Walker Hanson kind of took me under their wing and helped us through all this, and... it was just all so quick and so new to us with all these questions and they just helped

TO FAME/ H4

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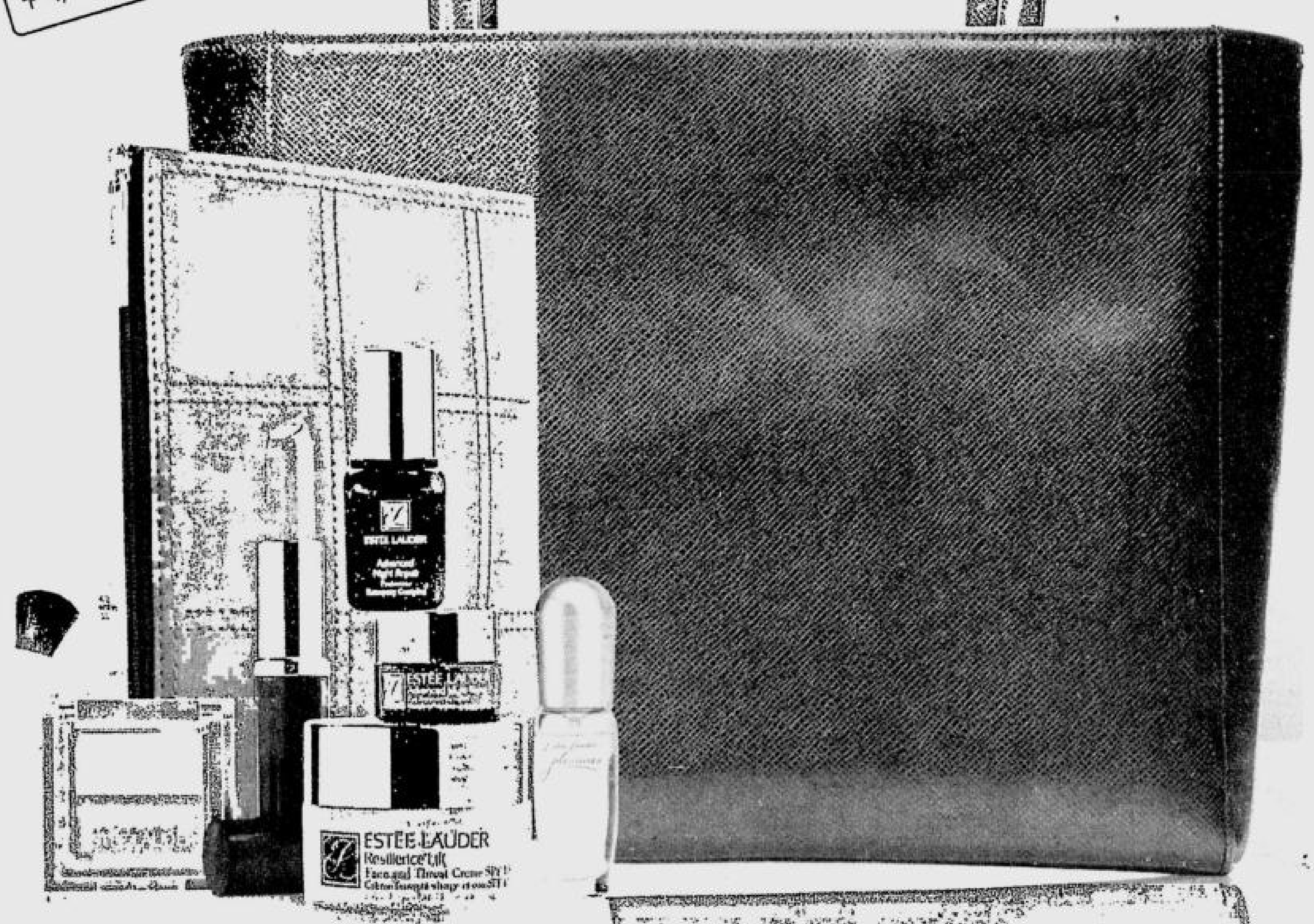

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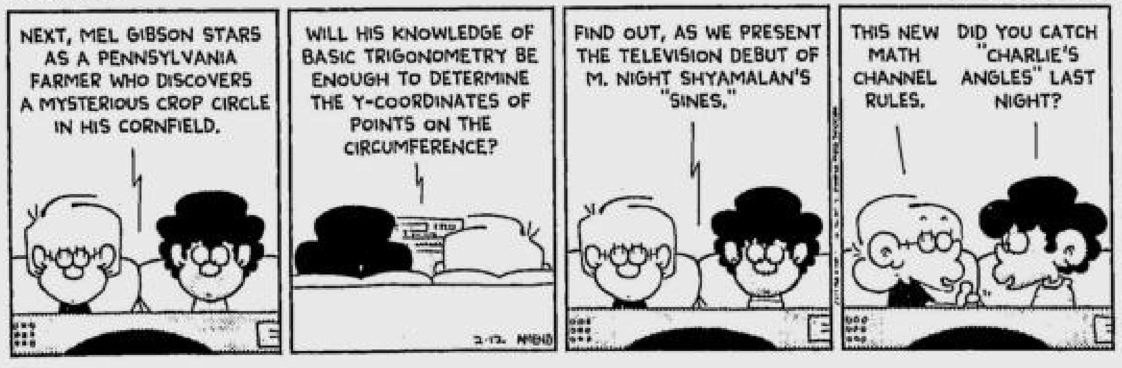
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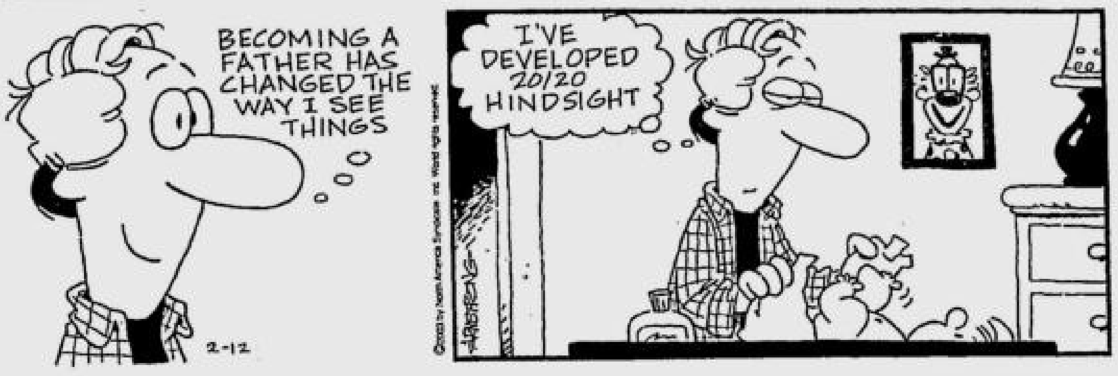
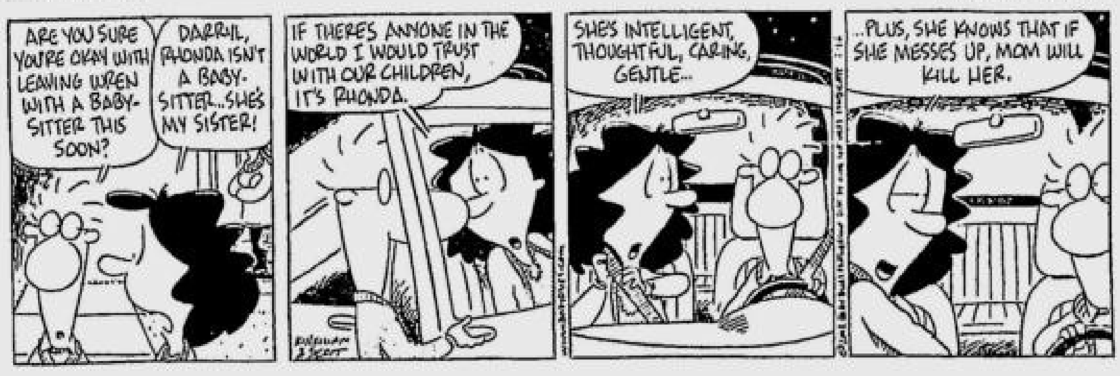

BECOMING A FATHER HAS CHANGED THE WAY I SEE THINGS
2-12
I'VE DEVELOPED 20/20 HINDSIGHT
ARMSTRONG

BABY BLUES BY JERRY SCOTT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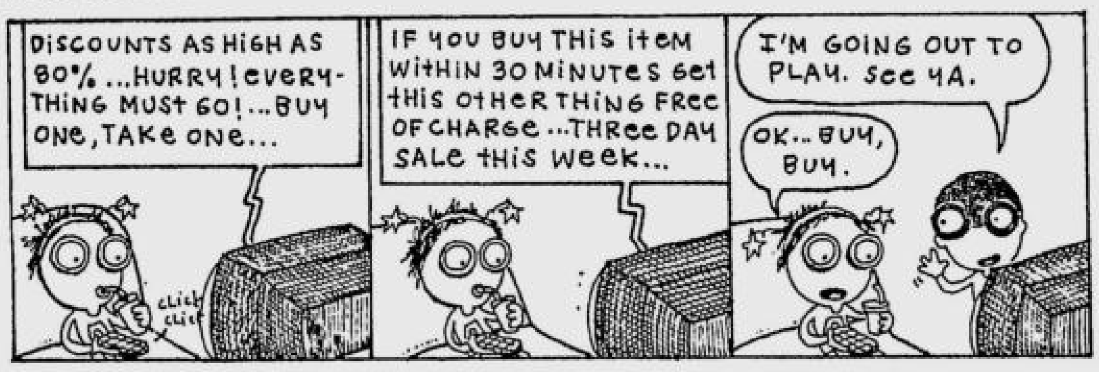
KIRKMAN & SCOTT

ATOMO AND WEBOY BYLYRA GARCELLANO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HOROSCOPE

BY EUGENIA LAST

CELEBRITIES BORN ON THIS DAY: Christina Ricci, Arsenio Hall, Judy Blume, Abraham Lincoln

Happy Birthday: Your courage and stamina will keep you undaunted by setbacks. Your main concern will be success and reaching the goals that you set for yourself. You will gain respect and admiration from those following your every move and, believe me, you are being watched this year. Your numbers are 8, 14, 22, 26, 38, 43

ARIES (March 21-April 19): This is a great day to display your intentions to friends, lovers or peers. It could turn into a brainstorming session that sends you in a lucrative direction.

TAURUS (April 20-May 20): You can expect someone to lead you in the wrong direction today. Financial information you receive will not be accurate. Don't let others use your money. Initially, only give of your time and talent.

GEMINI (May 21-June 20): You'll be feeling a little anxious today, which could easily lead to a senseless argument. Give the people around you space and time to think things through.

CANCER (June 21-July 22): Don't leave anything undone today. You can't possibly move forward in a positive and progressive manner if you have unfinished business hanging over your head. Be persistent and complete what you start.

LEO (July 23-Aug. 22): Don't hide your talent today. You will be able to present your ideas colorfully to someone in a key position. Your presentation skills will be amazing.

VIRGO (Aug. 23-Sept. 22): Keep a low profile and avoid any sort of confrontation today. If you must deal with issues, try to compromise. Put off whatever you can until later this week.

LIBRA (Sept. 23-Oct. 22): Opportunities are present, so get moving. Get information on courses that will offer you a chance to change your career direction. Discipline yourself.

SCORPIO (Oct. 23-Nov. 21): Be a Good Samaritan today and help someone make a wise choice about finances. Improve your living habits.

SAGITTARIUS (Nov. 22-Dec. 21): Take the initiative and go after exactly what and whom you want. Plan your strategy and move full steam ahead.

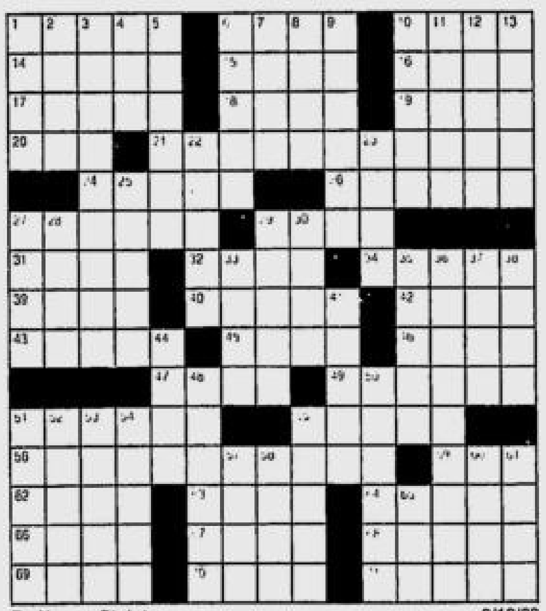
CAPRICORN (Dec. 22-Jan. 19): Take the time to look your best. Get help if necessary, but quit those bad habits you've picked up. Discipline is in your corner, so take advantage of it.

AQUARIUS (Jan. 20-Feb. 18): It's time to get out and do the things that make you happy. Entertainment or interesting activities will take your mind off your troubles and good friends will help.

PISCES (Feb. 19-March 20): Don't expect anyone else to understand what it is that you are going through. Keep your thoughts to yourself. The less that others know about what you think today, the better.

Birthday Baby: You will be creative, inventive and willing to go the distance. Your curiosity will always take you one step further, and you'll have all sorts of interesting scenarios throughout your life.

DAILY CROSSWORD



By Norma Steinberg
San Francisco, CA
2/12/03

ACROSS
1 Hamelin musician
6 Snitch
10 Spend time indolently
14 Traditional saying
15 Costa __
16 Chilled
17 Detroit dud
18 Long, long time periods
19 Attract
20 Demented
21 Annie Hall
24 Modify
26 Surplus
27 Scaredy-cat
29 Spouse
31 Spheres
32 Graven image
34 Discard
39 Applications
40 Bridal path?
42 Singer Lovett
43 Skin openings
45 Harvest
46 Feedbag contents
47 Butter portions
49 Is unable to
51 Ridiculously incongruous
55 Drive in Beverly Hills
56 Louie De Palma
59 Winken's shipmate
62 Thanks __!
63 Spoken
64 Pitiful artwork?
66 Gilpin of "Frasier"
67 __ Inch Nails
68 Characteristic
69 Thicket unit
70 Plant starter
71 Spicy dip

DOWN
1 Tree of the tropics
2 Creative flash
3 Mindy McConnell
4 Freudian topic
5 "__ unto Caesar.."
6 Hippie's money
7 MGM symbol
8 Complexion damage
9 Shaq's target
10 Fragrant bush
11 Penetrating
12 Goose eggs
13 Perfect places
22 Asian country
23 Former spouses
25 Billiards shot
27 Decisive takeover
28 Ish
29 Hebrew lawgiver
30 Actress Nazimova
33 Soil
35 Genetic duplicate
36 Oliver Barrett IV
37 Choir part
38 Nuisance
41 Disney World draw
44 Agile
48 After-market purchases
50 Takes on as one's own
51 Change with the times
52 Plantation machine
53 Saw wood?
54 Remove restraints
55 Irked
57 Pennsylvania city
58 Fan blade
60 Singer Redding
61 Info
65 Author Levin

Tuesday's Puzzle Solved

P	A	N	T	S	■	A	R	C	S	■	G	D	A	Y
I	R	I	S	H	■	S	L	O	T	■	Y	O	R	E
T	I	P	P	E	R	S	S	L	I	P	P	E	R	S
■	■	■	S	L	O	E	■	E	R	A	S	■	■	■
O	F	I	■	V	A	S	E	S	■	G	U	L	P	S
B	O	O	M	E	R	S	B	L	O	O	M	E	R	S
O	R	B	S	■	■	■	B	A	N	D	■	V	E	T
■	B	A	S	T	E	S	■	W	E	A	N	E	D	■
P	E	C	■	E	D	I	T	■	■	■	I	R	A	E
H	A	C	K	E	T	T	S	J	A	C	K	E	T	S
D	R	O	I	T	■	U	S	U	R	Y	■	O	F	F
■	■	■	S	H	E	A	■	N	O	P	E	■	■	■
D	O	R	S	E	T	T	S	C	O	R	S	E	T	S
E	R	I	E	■	N	E	R	O	■	U	N	L	I	T
N	E	D	S	■	A	D	O	S	■	S	E	I	N	E

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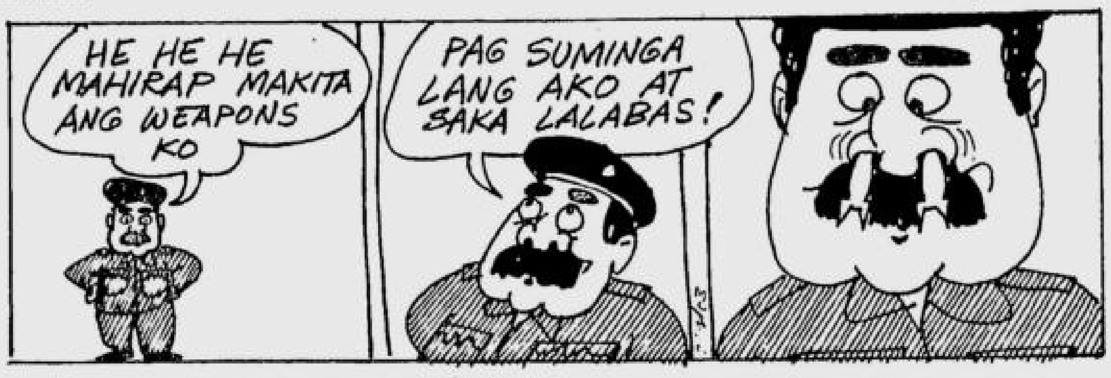
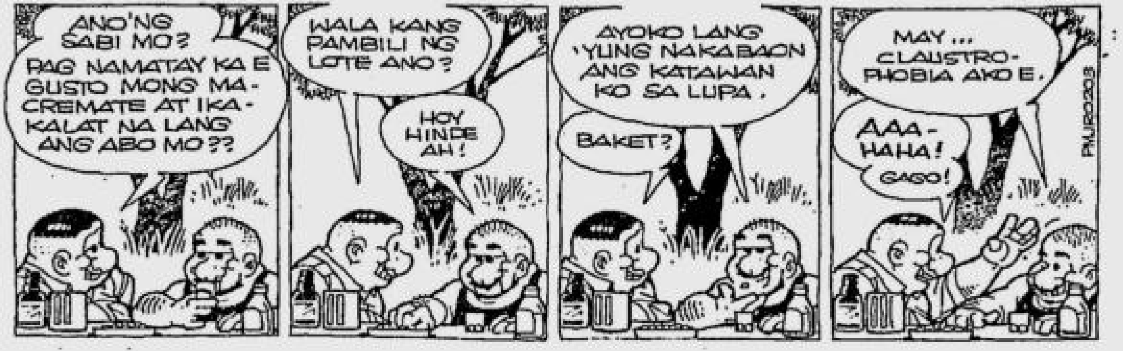
2/12/03

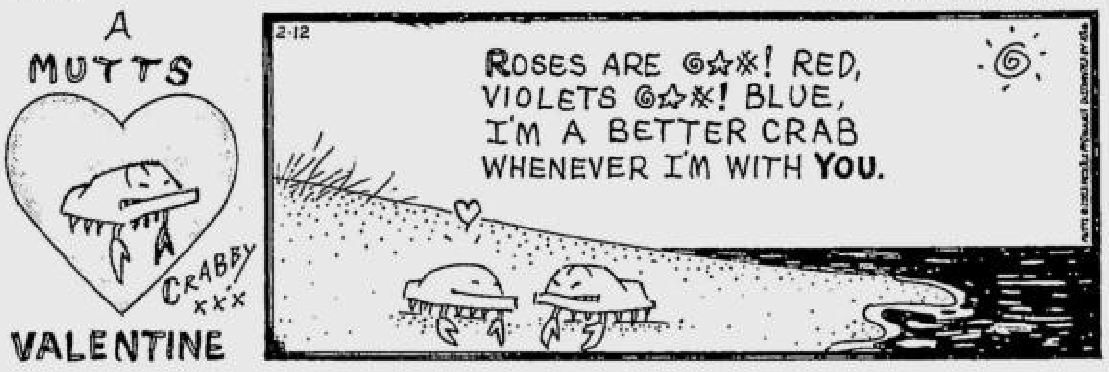
A. LIPIN BY JESS ABRERA


HE HE HE MAHIRAP MAKITA ANG WEAPONS KO
PAG SUMINGA LANG AKO AT SAKA LALABAS!

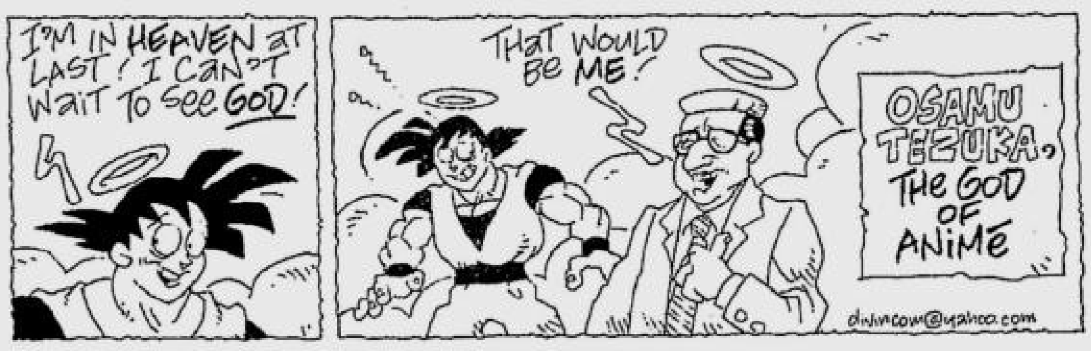
PUGAD BABOY BY P.M. JUNIOR


ANO'NG SABI MO?
PAG NAMATAY KA E GUSTO MONG MA-CREMATE AT IKA-KALAT NA LANG ANG ABO MO??
WALA KANG PAMBILI NG LOTE ANO?
HOY HINDE AH!
AYOKO LANG 'YUNG NAKABAON ANG KATAWAN KO SA LUPA.
BAKET?
MAY... CLAUSTRO-PHOBIA AKO E.
AAA-HAHA!
GAGO!
PMJR0203

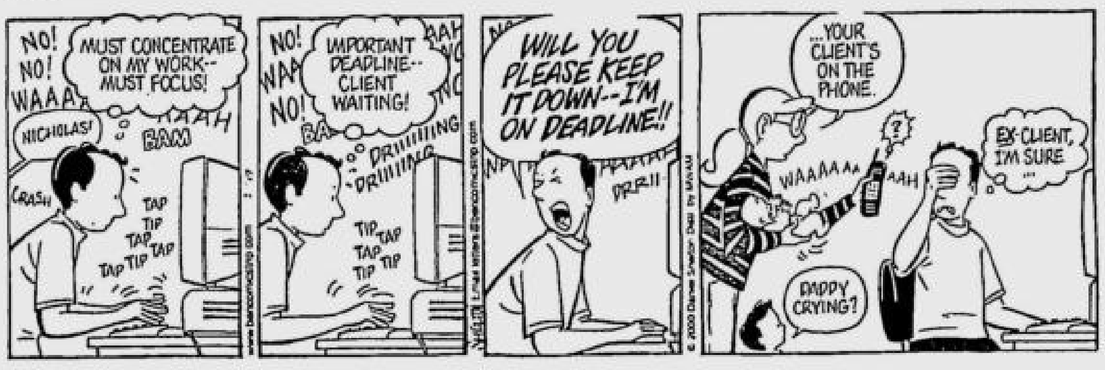
MUTTS BY PATRICK McDONNELL


A MUTTS VALENTINE
CRABBY XXX
2-12
ROSES ARE @☆*! RED,
VIOLETS @☆*! BLUE,
I'M A BETTER CRAB
WHENEVER I'M WITH YOU.

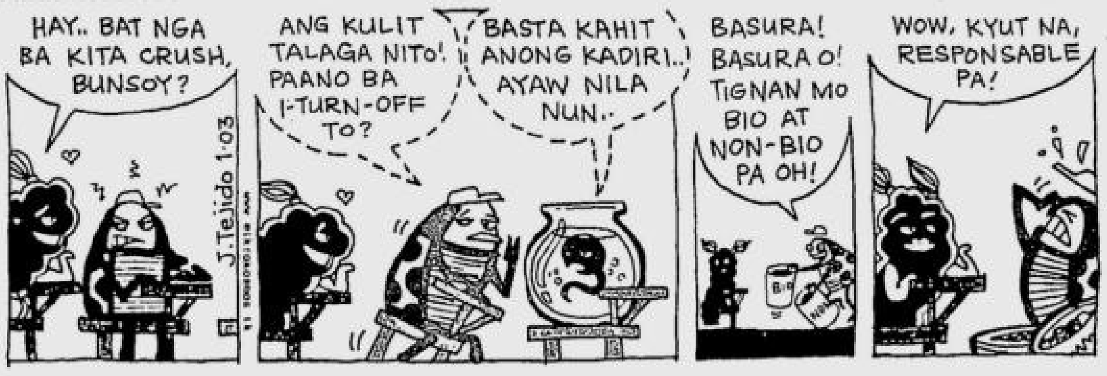
DIVINE COMEDY BY STEVEN PABALINAS


I'M IN HEAVEN AT LAST! I CAN'T WAIT TO SEE GOD!
THAT WOULD BE ME!
OSAMU TEZUKA, THE GOD OF ANIME
divincom@yahoo.com

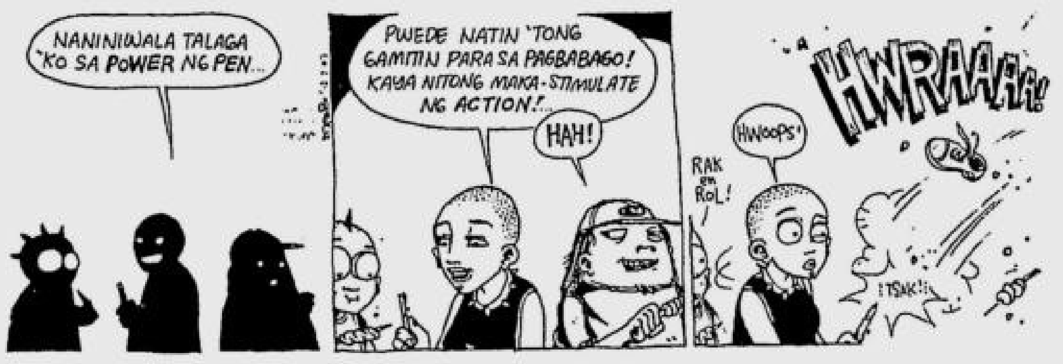
BEN BY DANIEL SHELTON


NO! NO! WAAA
MUST CONCENTRATE ON MY WORK-- MUST FOCUS!
NICHOLAS!
AAAH
BAM
CRASH
TAP TIP TAP TAP TIP TAP
NO! WAA NO!
IMPORTANT DEADLINE-- CLIENT WAITING!
DRIIIIIING DRIIIIING
TIP TAP TAP TIP TIP
WILL YOU PLEASE KEEP IT DOWN--I'M ON DEADLINE!!
DRR!!
...YOUR CLIENT'S ON THE PHONE.
WAAAAAA
AAH
EX-CLIENT, I'M SURE ...
DADDY CRYING?

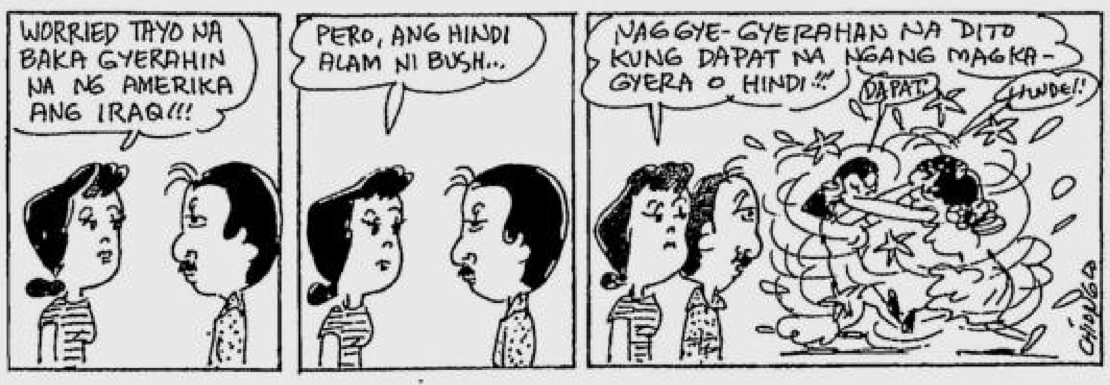
MIKROKOSMOS BY JOMIKE TEJIDO


HAY.. BAT NGA BA KITA CRUSH, BUNSOY?
J.Tejido 1-03
ANG KULIT TALAGA NITO! PAANO BA I-TURN-OFF TO?
BASTA KAHIT ANONG KADIRI.. AYAW NILA NUN..
BASURA! BASURA O! TIGNAN MO BIO AT NON-BIO PA OH!
WOW, KYUT NA, RESPONSABLE PA!

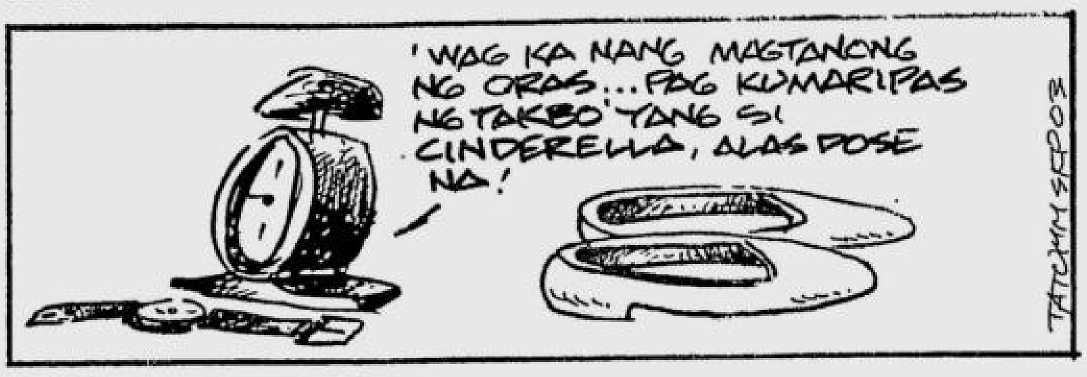
KIKO MACHINE BY MANIX ABRERA


NANINIWALA TALAGA 'KO SA POWER NG PEN...
PWEDE NATIN 'TONG GAMITIN PARA SA PAGBABAGO! KAYA NITONG MAKA-STIMULATE NG ACTION!...
HAH!
RAK en ROL!
HWOOPS!
HWRAAAH!
!TSAK!!

LOVEKNOTS BY ELIZABETH CHIONGLO


WORRIED TAYO NA BAKA GYERAHIN NA NG AMERIKA ANG IRAQ!!!
PERO, ANG HINDI ALAM NI BUSH...
NAGGYE-GYERAHAN NA DITO KUNG DAPAT NA NGANG MAGKA-GYERA O HINDI!!!
DAPAT!
HINDE!!
CHIONGLO

TULDOK BY PAPU AND TATUM MILAMBILING


'WAG KA NANG MAGTANONG NG ORAS...PAG KUMARIPAS NG TAKBO 'YANG SI CINDERELLA, ALAS DOSE NA!
TATUM SEP03

What's the sweetest thing anyone's ever done for you?

IF you still haven't made plans for your loved one this Valentine's day, you may take your cue from these survey answers. Realize that sweet doesn't necessarily mean material things and memorable doesn't have to be expensive.

He fetched me even after going through dental surgery.—**Flyin Snow, 26**

My girlfriend and I spent a great three-day vacation in Baguio early this year. It was very sweet going through all of the *ukay* shops with her.— **Jugs**

When he was in the States for a month, he'd call me overseas twice a day and e-mailed once a day everyday. And once, he commuted from Las Piñas to Baguio just to see me.—**Chezka, 18**

All the times I spent with her and her writing poetry about them.— **Vince**

The sweetest thing a girl did for me is say that it didn't matter how I looked, I am still beautiful.—**David Swimmer, 18**

She gave me her earrings.—**Jick, 20**

Summer 2001, when my guy in the US Air Force went out of his way to rent a car, drag his friends (to drive four hours with him) and brave the tornado watch to be able to spend the evening with me. Then he relied on an hour's worth of sleep to make it in time for his 6 a.m. duty, broke his curfew probation and drove four hours back to spend the next night with me on my last weekend in Dallas, Texas.—**Cheryl Tiu, 19, ADMU**

He knew that my favorite book when I was young was Judy Blume's "Are You There God? It's Me, Margaret" and that I've been trying to find a copy of it for a long time with no luck. He looked for it everywhere he went and finally saw a copy in a second-hand bookstore. He gave it to me nonchalantly one day. He had me squealing with joy.—**Sara, 23**

He went out and bought me lip balm because my lips were windburned. I always find the little moves sweet.— **Evette**

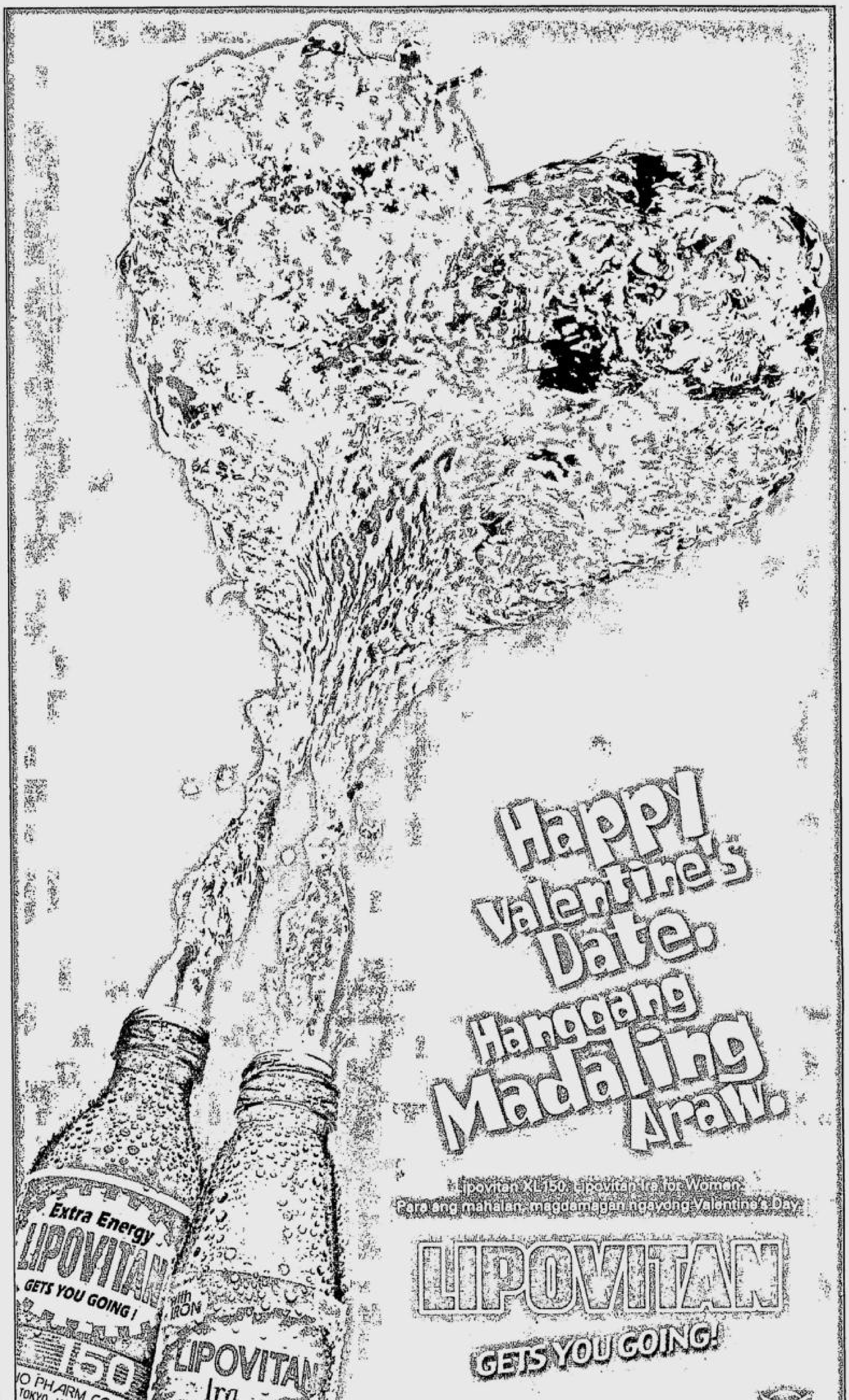
My college *barkada* gave me a surprise birthday party complete with balloons and stuff. It was my 18th birthday.—**Qpid, turning 19 on Feb. 14**

In kindergarten, I had a birthday party in class and a guy named Christopher gave me a half-eaten bag of Chips Ahoy which he stole from his house and wrapped himself.—**5h1n3, 21**

He picked me up from my house, brought me to the parlor and waited for two hours. He's the only guy who has done that for me.—**Star Jose, 20**

My now ex-boyfriend surprised me on my birthday by playing a mushy song on his violin for me. It was his first time to do that and he was nervous but he did great.—**Whitefox**

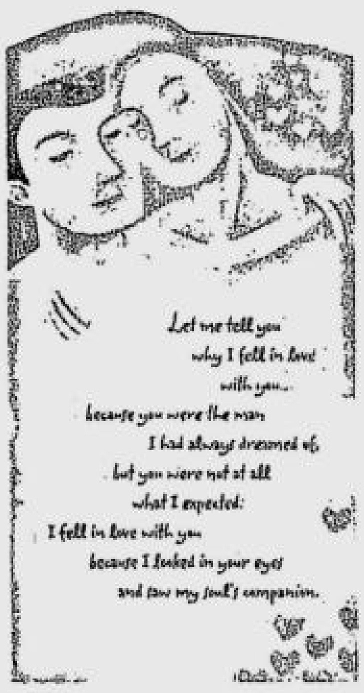
PP


Extra Energy
LIPOVITAN
GETS YOU GOING!
150
PHARM CO.,LTD.
TOKYO, JAPAN
with IRON
LIPOVITAN
Ira
Happy Valentine's Date. Hanggang Madaling Araw.
Lipovitan XL150. Lipovitan Ira for Women.
Para ang mahalan magdamagan ngayong Valentine's Day.
LIPOVITAN
GETS YOU GOING!
TAISHO

Romantic ideas for Hearts Day

VALENTINE'S Day is far from being cliche, but some of its romantic observances—a candlelit dinner, a bottle of champagne—are becoming a case of been there, done that.

A romantic idea is something that comes straight from your heart. In case you haven't got your head together yet, here are some suggestions from Hallmark, just to get you started.


Let me tell you
why I fell in love
with you...
because you were the man
I had always dreamed of,
but you were not at all
what I expected:
I fell in love with you
because I looked in your eyes
and saw my soul's companion.

* If you're a married couple, try a variation on breakfast in bed that can strengthen the bonds of the night before and give more substance to V Day. Serve your loved one his or her favorite breakfast with a little surprise in a nicely beribboned box on one side of the tray. That little surprise can be anything romantic—and really surprising—like diamond earrings or a gold watch.

* Dining under the stars can be very romantic, but what if the stars will not be out tonight? Try to decorate your dining room or living room with glow-in-the-dark moons, stars and planets, light scented candles, and put on some soft inspirational music.

* Try extra romantic touches on your gift, like balloons tied to a bunch of flowers or gift box instead of plain tissue for packing when you ship your gift.

* Of course, you can never go wrong with Valentine cards.

Ever creative and up-to-date, Hallmark Cards has more than 500 Valentines for romantic love relationships, ranging from new love and dating to romance, to longtime valued companionship, and everything in-between. Hallmark research has revealed the "four Rs" that people look for in romantic Valentines: recognition, romance, reflection and reconnection.

For those who are separated by military service or have loved ones working overseas, Hallmark offers Across the Miles and Pusong Pinoy Valentine cards.

For classroom exchanges, Hallmark offers cute and funny Valentine cards.

For dedicated techies, Hallmark.com provides a variety of free Valentine's Day e-cards.

Hallmark cards are available at National Book Stores nationwide.

This season of hearts, shop like a Queen

at the **Jewelry Fair** of
Greenhills Shopping Center!

Hear Ye! Hear Ye! The King of bargain shopping announces the opening of over 140 stalls of assorted jewelry! Rush to GSC from February 7 to March 2 & experience a regal array of Valentine gift offerings. From all kinds of jewelry, clothes, shoes, to bags and chocolates. Plus, receive a royal treatment fit for the Queen of Hearts as we give away free roses to every lady shopper on Valentine's Day!

Experience convenient shopping at GSC. Where everyone's treated like a royalty.

GREENHILLS
SHOPPING CENTER
ORTIGAS & COMPANY,
LIMITED PARTNERSHIP

To fame and beyond

From page H1

me out with a lot of [them] because they've obviously done this before.

Just curious—who was the one who did the cliff jump on the album cover?

(Rockwell ducks his head and raises his hand. The band grins and Dain proudly pats his brother's back.)

R: We didn't intend for it to be an album picture. We were just goofing around in a lake and somebody took a picture of me jumping off a cliff.

But it was really nice. (Gives a thumbs-up signal. The band laughs and says "Thank you")

I heard you're planning to come back here in the summer. How true is that?

Dain (D): We want to! It's all up to the booking agents right now.

R: We really don't have anything to do with that…

TJ: But we'd love to come back.

If you were given a free day in the Philippines, what would you want to do?

SS: Go shopping. We're a bunch of shopaholics.

A: We want to go to the beach… er… Buracao? (The other members try to recall the name of the place)

Oh, Boracay! You should try Palawan, too…

BF: Okay, we'll do just that—we can all go shop and then we're gonna go lay on the beach. (Laughter)

R: We're all gonna go to the beach! Oh, I thought you mean, like, right now. (laughter) If I could do anything right now, I would go to the beach.

And play PS2?

(The band howls in laughter; Rockwell is a self-confessed PlayStation 2 addict)

R: Aw, I said beach!

So what can we expect from your next album? Same style?

TJ: Yeah, same style probably… same kind of elements but different music, so…

BF: "Passenger Seat" Part Two—"The Backseat."

(Everyone bursts into laughter; this writer puts on a scandalized expression)

I'll pretend I didn't hear that! (Laughs)

TJ: I think as long as we have things going on in our life that are worth writing about… we'll have material to write about. Ultimately, that's what matters, you know…

Lastly, any messages for the fans?

D: Love life!

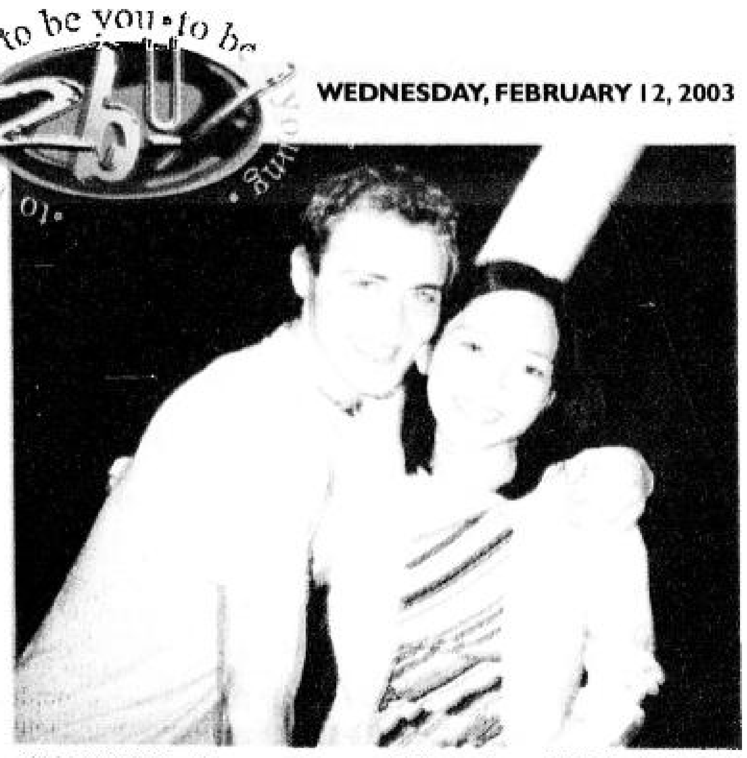
R: Thank you. Like in all-caps. Thank you for doing this. We wouldn't be here if it weren't for the fans, and they are so faithful to buy our album when they could get it on the Internet for free. We just can't say "thank you" enough to everyone for giving us the ability to do this.

BH: And there's more to come…

TJ: Stay tuned.

Cool.

E-mail the author at aoshi_no_miko@hotmail.com.



AN EARLY Valentine snapshot… not! The author with Dain backstage

Speaks
MANILA
Rockwell Tent
Seat"

THE BAND takes on the hot seat during a press conference.

Their music Speaks louder than words

FROM just having a handful of mp3 supporters to performing before hordes of shrieking, swooning Filipino fans, Stephen Speaks is a phenomenal success. Its album "No More Doubt" became platinum just days after its local release, with Warner Music Philippines presenting the platinum recognition to a stunned band.

The band's third and latest single "What'll She Look Like" is following the footsteps of its swoon-worthy predecessors, "Passenger Seat" and "Out Of My League."

Stephen Speaks' success comes as no surprise, as the ever-fickle music community has been hungering for fresh, sincere ballads like the band's songs for a long time.

All this from a band that's only out to have fun and make people happy with its music.

All of their four Manila shows turned out to be huge successes. I caught the last gig at the Rockwell Tent, which, of course, deserved nothing but praise.

After a good warm-up from Pido and Take 1, the band proceeded to belt out tracks from its album, with new songs like "I Don't Wanna Sing," "Armored Car" and its own version of Jimmy Davis' '40s hit song "You Are My Sunshine."

The audience's enthusiasm showed no signs of waning as they half-sang, half-shouted most of the songs along with the band with feeling.

> The band satisfies the need of Filipino music lovers for fresh, sincere ballads

We wondered how the band was going to sing "Out Of My League" without the piano player, but to our delighted surprise, it sang a lovely acoustic version that just simply took our breath away.

Blast

The band members, for their part, were simply having a blast onstage, delighted with the lively crowd.

Some fans got creative and yelled slogans like "Stephen Speaks To Us" and "Stephen Speaks Louder Than Words," to the band members' amusement.

Members of the audience lucky enough to grab a place close to the stage threw trinkets, which the band received with sweet, genuinely grateful smiles.

Meanwhile, bubbly roadies Jamie and Holly manned the booth where autographed T-shirts as well as CDs were being sold.

After the show, the band members were more than happy to sign autographs and pose for pictures backstage.

Lucky fans who got in came out grinning from ear to ear, while those not so lucky stood on the other side of the canvas divider and continued to scream for their favorite members.

Wearing a good-natured grin, Dain started to empty mineral water bottles in order to toss over as souvenirs, which the shrieking mob gleefully grabbed.

I wandered around and chatted with the members, thanking them again for the interview. Amber was near tears as she received my token of appreciation for the band and gave me a big hug.

After taking the last batch of pictures, we thanked them and reluctantly left, wearing the same toothy grins we had seen on the fans earlier.

In a nutshell, the members of Stephen Speaks have captured the hearts of thousands of fans. They have given back their hearts to their audience through their warm smiles and beautiful music. They certainly deserve all the success they have achieved so far and more, and judging from their ever-growing number of fans, it looks like they're going to have to come back for another tour.

Will they still take Manila by storm? Have no doubt that they will.

Angela V. Ignacio

E-mail the author at aoshi_no_miko@hotmail.com.

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P18
P18
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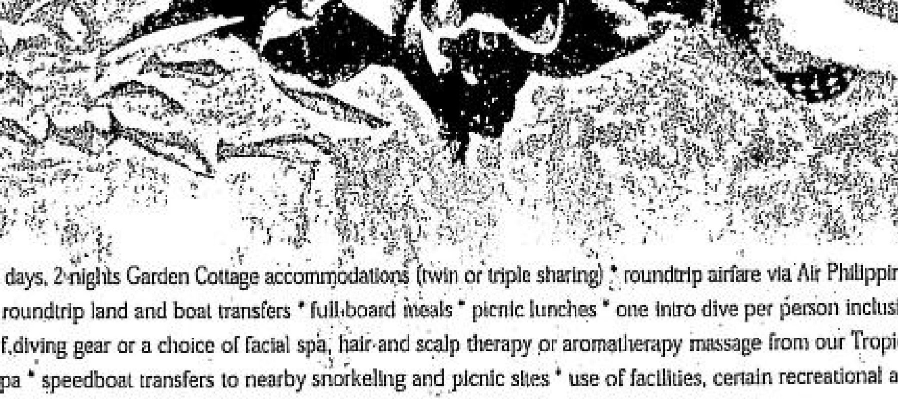

3 days, 2 nights Garden Cottage accommodations (twin or triple sharing) * roundtrip airfare via Air Philippines * roundtrip land and boat transfers * full board meals * picnic lunches * one intro dive per person inclusive of diving gear or a choice of facial spa, hair and scalp therapy or aromatherapy massage from our Tropical Spa * speedboat transfers to nearby snorkeling and picnic sites * use of facilities, certain recreational and sports equipment * complimentary tea or coffee throughout the day * welcome drink * guest officer and marine sports guide services.

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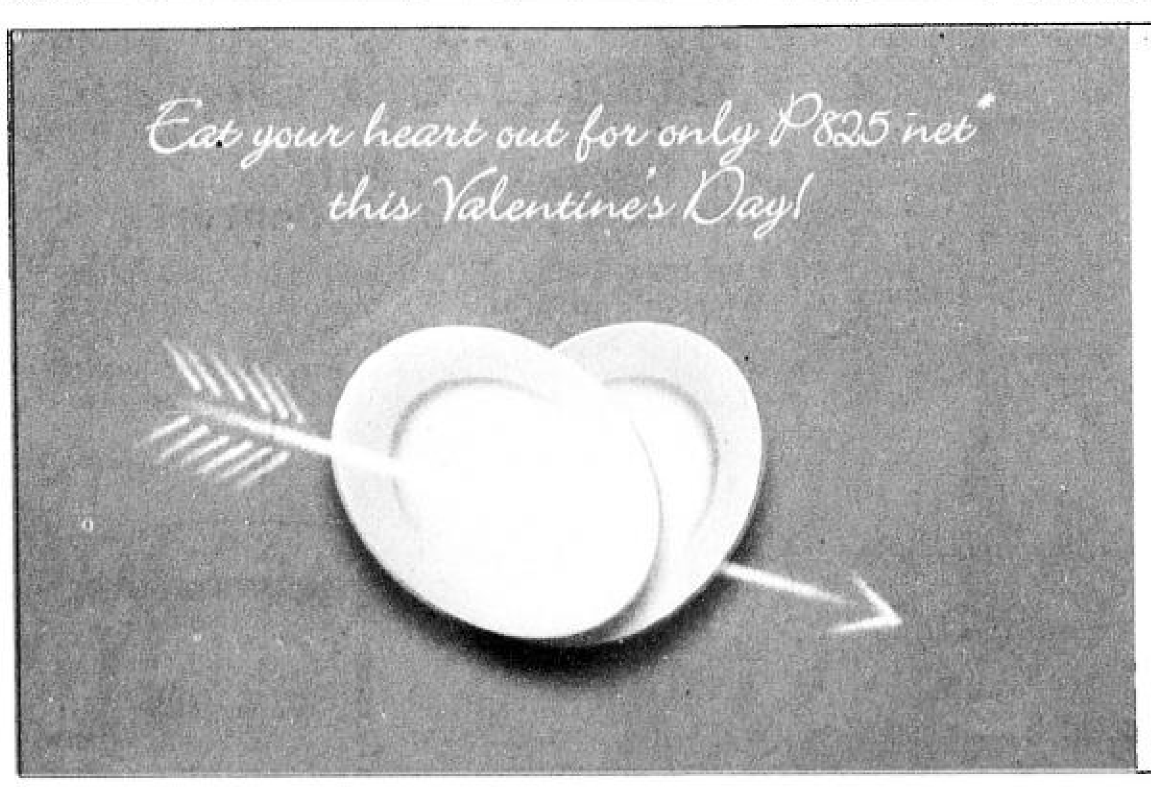
Air Philippines

Dos Palmas Arrecefi



Go wild this Valentine's Day with a feast that's sure to satisfy your finer senses.
Have your fill of the best gourmet cuisine at the Vogue Coffee Shop for an eat-all-you-can
buffet dinner package complete with all-string entertainment, for only P825 net*!
Then, stay after dinner with a room booking of only P2,500 net** for a romantic night
all your own. Book on Feb. 14 and get 10%*** off on your dinner buffet package.
What's more, you can instantly upgrade to superior & deluxe
rooms coupled with first-class service.****
Feed all her fantasies at the Manila Midtown Hotel.
All you need. All in the heart of the city.

*P825 net per head
**P2,500 net for standard room booking
***10% off Valentine's Day Buffet Dinner Package w/ every Feb. 14 booking
****Upgrades subject to Room Availability
First Come, First Serve Basis Only
Promo period: February 1-28, 2003

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